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HOUSING IN TOWN AND COUNTRY.

BEING A REPORT OF A CONFERENCE OF THE GARDEN CITY ASSOCIATION,
HELD IN THE GRAND HALL, CRITERION RESTAURANT, LONDON,
ON MARCH 16TH, 1906.

PAPERS AND ADDRESSES

BY

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and others.

WITH AN INTRODUCTION BY THOMAS ADAMS.

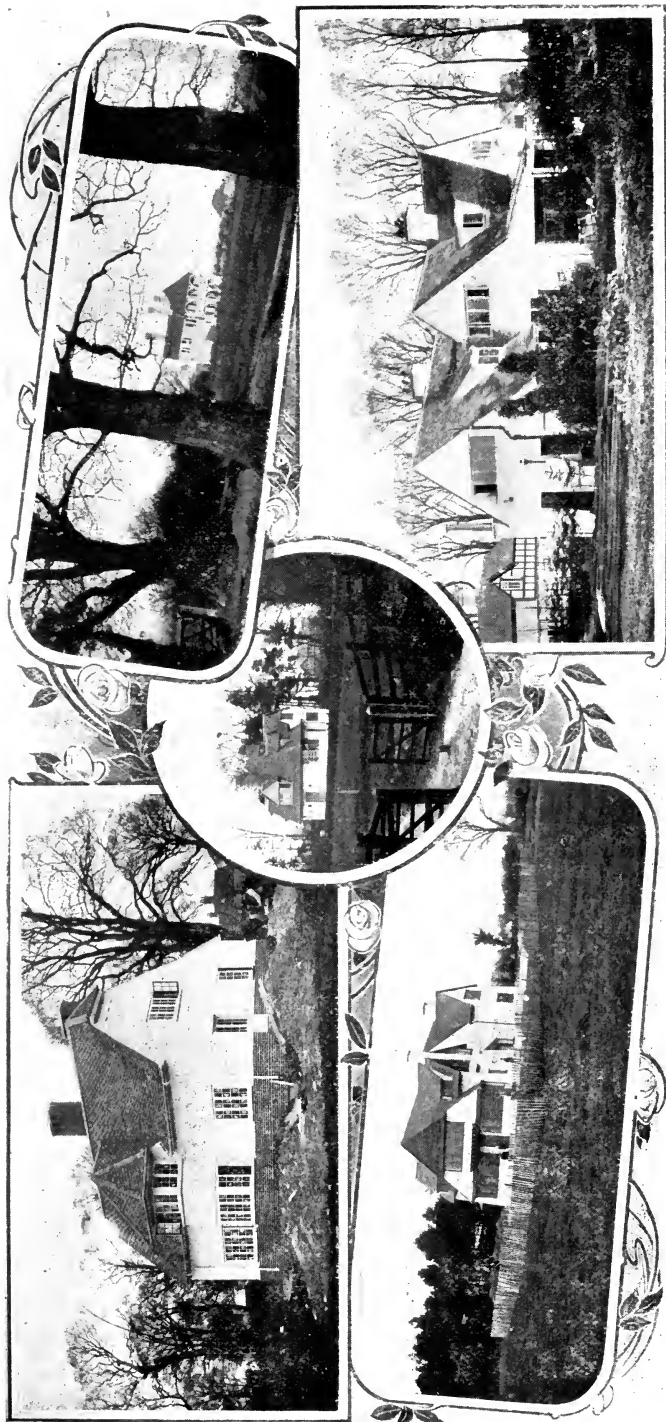


LONDON :

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TYPES OF NEW VILLAS AT LETCHWORTH.

Housing in Town and Country.

INTRODUCTION.

Nothing has been more striking during the past few years than the increased interest which has been taken by the people of this country in the problems of overcrowding and rural depopulation. This has been largely due to the fact that the public have become increasingly convinced that these problems were capable of remedy, and that certain tendencies of modern industrial and civic life were favourable to their solution. This conviction has enabled social reformers to get away from mere theorising on the subject, and to apply themselves to the practical experiment, of which, undoubtedly, the most interesting and important is that which has been advocated by the Garden City Association since the year 1900.

With a view to bringing the objects of the Association more prominently before the public, a National Conference was held in the Grand Hall of the Criterion Restaurant on March 16th, 1906, when papers were read by leading authorities on the subject of "Housing Reform and Rural Depopulation," and addresses were delivered by prominent statesmen. These papers and speeches are here presented to the public in book form, and deal with the following aspects of the question :—

- (1) The application of Garden City principles to the housing conditions of London and other large cities ; the establishment of Garden Cities with a view to accelerating the migration of manufacturing industries from crowded centres to new areas, arrangements being made for securing to the people the increased value which their presence will give to the sites, and the areas being carefully planned from the outset, so as to secure for all time the combined advantages of town and country life.
- (2) Co-partnership in housing as a means of securing the provision of better homes for the working classes.
- (3) The cause and cure of rural depopulation.
- (4) The Formation of Garden Suburbs as a means of relieving the pressure of overcrowding in London and other large centres, and providing more beautiful and attractive homes for the people.

As it is desirable that the readers of this book should have some acquaintance with the objects of the Garden City Movement before reading the opinions expressed at the Conference, I propose to set out in these introductory pages, a brief enquiry into the *raison d'être* of the movement.

The most striking phenomenon which presents itself to the sociological student to-day is that the health and character of all civilised races are suffering great injury as a result of the unequal distribution of the

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population between town and country. In great Britain, which is one of the oldest and most densely populated nations, this inequality is probably greater than in any other part of the world. With us the evils of overcrowding in towns and depopulation in rural districts have reached an acute stage, and every serious minded citizen must desire to see some effort made to deal with both problems. According to the census returns for England and Wales the urban population is 77 per cent. of the whole, whereas only fifty years ago it was only just over 50 per cent. For every person who lived in a town in 1851, about three are so situated at the present time.

It is said, in some respects truly, that this is the result of economic and other laws, over which we have no control. Why should we worry about a process that is the inevitable result of the industrial revolution ; that merely means that the poor labourer has left, or is leaving, his insanitary cottage in the rural village for the probably more sanitary, even though much overcrowded tenement in the town ? It seems to be his choice for a variety of reasons, and it almost seems vain on our part to strive against a movement which has become so general, and the causes of which are so deeply rooted.

But is it really the case that the sunless, sanitary, much less the insanitary, house in the crowded air-polluted city is as good as even the insanitary cottage in the village ? Or to institute the comparison within an urban area, are the model tenement dwellings of the County Council more healthy than the two-storied insanitary cottages in our mean streets, crowding, as they do, many more people on the acre ? If we examine the statistics of the death-rate they seem to prove conclusively that the system of warehousing people in tenement dwellings, while it may be in some cases a necessary evil, is entirely opposed to common sense, and deleterious to the health of the people.

According to the report of the International Departmental Committee on Physical Deterioration, the general death-rate of Glasgow tenements is nearly twice that of the whole city, and the death-rate from pulmonary tuberculosis is 2·4 per thousand in one-roomed tenements, 1·8 in two-roomed tenements, and 1·7 in all other houses. In Finsbury again, where the population of one-roomed tenements is 14,516, the death-rate per thousand in 1903 was 38·9, yet the rate among occupants of four or more rooms was only 5·6, and for the whole borough 19·6. The most startling and unfortunate feature of this story of the death-rates is that the high percentage is principally due to the high death-rate among children, illustrating the extraordinary waste of material during the early years of life.

The above report states that as the proportion of people living in overcrowded tenement increases, so does the infant death-rate ; going up from 180 to 210 and 223 per thousand. "Facts like these," says the report, "show where the root of the mischief lies, and surely the time is ripe for dealing drastically with a class that, whether by wilfulness or necessity, is powerless to extricate itself from conditions that constitute a grave menace to the community ; by virtue of that taint that is communicated to those

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who suffer under them and of the depressing effect that the condition of these people exercise on the class immediately above."

The taint, however, not only affects those below, but in addition to the depressing effect on those immediately above, this degraded class is the constant source of disease and of moral injury to all classes with which they come in contact. Nor can you solve any problem of this character by merely trying to cure those who have become demoralised, by housing them at the expense of the rates, or by creating employment for those who have become unemployable. There is room for the activities of many in carrying out these palliative measures, but the present system of haphazard charity is as foolish in the interest of the national welfare as it is degrading to the national character. The problem of growing pauperism is by no means the least harmful of the social evils of our times.

Any serious attempt to deal with these great questions of overcrowding and depopulation must, however, be in the nature of prevention rather than cure. You must first diagnose the causes of the disease and thereafter proceed, as far as you can and with proper prudence and foresight, to remove them.

For the above reasons and numerous others we must conclude that under present conditions, the urbanisation of the people is destructive to the physique, the mental strength, and the moral character of the people. I wish to emphasise the words, under present conditions, for surely the mere urbanisation of the population is not in itself an unhealthy thing. The fact that the people prefer to take up industrial instead of agricultural pursuits does not mean that they must unnecessarily live unhealthy lives, and is not *à priori* a cause of overcrowding. Town life can be made, under modern conditions of sanitation and good water supply, as healthy as country life from the merely physical point of view; it is oftentimes, if not nearly always, more healthy from the intellectual standpoint. The fact that people huddle together in slums is not a result of industrial concentration, it is because that concentration has not been properly controlled and directed.

While we may therefore admit that the present displacement of agriculture by manufacture, as our principal industry, is the result of fixed and natural laws, we must not assume that overcrowded and unhealthy towns are a necessary consequence of their operation. If, as you will probably agree is the case, the nation must continue to depend on its manufacturing industries for the growth of its wealth and continued prosperity, the obvious and sensible thing is not entirely to "back the tide" from these industries to agriculture, even if that were possible,—not to destroy our towns, but to re-create them. We want more men attached to the soil, and English agriculture must be improved, but that object will never be attained by attempting to re-convert a town artisan into an agricultural labourer. We must spread our town industries over wider areas, and bring manufacture and agriculture into closer contact. We must utilise modern transport facilities, and take hold of the tendency of manufacturers to move out to country districts, to blend together the town and country, securing for each the advantage of both.

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It is because great cities like London have grown up in a haphazard fashion that the evils of overcrowding, congestion, foul air, and bad sanitation have arisen, and not merely because more people find it necessary to live on one square mile.

As a result of this aggregation, site values have increased so enormously that it is impossible to provide housing accommodation in the crowded central districts except in the tenement dwellings to which I have referred; and even then at great loss to the rates. It is also enormously costly to widen existing main thoroughfares sufficiently to deal with the necessary traffic, irrespective of the question of future growth.

Concurrently with this problem in the towns we have the problem of the depletion of country villages causing a deficiency of business and social conveniences.

In addition to the unequal distribution of the people there is that vast inequality in land values which provides an enormous return per acre to the urban landlord; and on the other hand does not enable the rural landlord to obtain an economic return on the capital he has invested. An acre of land may be worth £100,000 in central districts of London occupied by workmen's dwellings, while from 12 to 15 miles away in Essex you can purchase as much as you require at £20 per acre, and yet you will probably earn 5 per cent. interest on the town investment against a probable 2 per cent. on your rural investment. With modern transport facilities as they are, this should not be, but unfortunately only the minimum advantage of these facilities can be obtained. In the first place, any improvement in our railway or tramway systems, often carried out at the public expense, presses up the rent of land in the district served by the improvement, and the chief benefit is thus given to the landlord. Secondly, the congested areas in the central districts of London not only prevent the improvement of the means of locomotion within these areas, but prejudicially affect the travelling facilities within a radius of at least fifteen miles from the centre. The frequency and rapidity of the locomotive services are governed within that small circle where the innumerable arteries of the rail and road connect up with the throbbing heart of the metropolis. The Commission on Locomotion, already referred to, reports:—

The chief difficulty in the way of improving the means of locomotion in London is the narrowness of the streets, and the fact that they were not originally laid out on any general plan. If the streets were of sufficient width and had been laid out on a regular plan the congestion of the vehicular traffic would practically disappear.

Exactly the same argument applies to railroad traffic.

In an able paper read before the Society of Arts by Mr. W. L. Magden in 1902, the question of transport and business congestion was specially dealt with. Mr. Magden then quoted Sir. J. Wolfe Barry's estimate of the public loss due to the congestion of traffic at four points in London as equivalent to a monetary loss of £2,154,000 a year. On that occasion, however, Mr. Magden questioned the practicability of the Garden City method of distribution, which involved the planning of new areas to accommodate migrating industries, and advocated that these industries should rather move to existing country towns. But as we see from the

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above quotation from the Traffic Commission, one of the chief causes of the congestion deplored by Mr. Magden is the very want of planning which he did not regard as important.

One aspect of the question on which special stress is laid by Mr. Magden is the necessity of the labourer living within a convenient distance of his work. Mr. H. G. Wells, in that prophetic work, *Anticipations*, speaks of the diffusion of great cities, and looks forward to the day, probably not far distant, when greater London will contain its 20,000,000 souls. He pictures to us how this growth can be directed so as to provide healthy conditions for the whole. He puts the maximum daily journey of the worker as two hours—one in the morning and one in the evening—and on this basis he calculates, with mathematical precision, how the size and type of the town is governed by transport facilities. First we have the pedestrian town of earlier times with a radius of four miles; next the city of the cab or 'bus, which extends to six miles from the centre; and to-day the suburban train, tube, and tram town, which spreads out ten to fifteen miles in all directions. To-morrow, says Mr. Wells, 30 miles will be a moderate estimate of the hour limit between house and warehouse, and the London worker will be able to live that distance from his work, and there will be an enormous area of 2,800 square miles available for the population of London. I do not agree with this method of growth because of this suggested continued separation of the worker from his work. Adam Smith taught us long ago that human merchandise is the most costly to transport, and by pursuing the present system of concentrating our factories in the centre and causing our workpeople to live in the far-off suburb, we are going in the teeth of economic law, and throwing away vast resources of wealth. We must not only reduce the density of population of our great cities by diffusing it over wider areas, we must, at the same time, endeavour to diffuse the industries in which the greater part of it is employed.

Not less than 1,000,000 of people in London alone are engaged in or dependent upon manufacturing industries that could be more profitably carried on in the country. These include such industries as the following: Printing, book-binding, boot-making, engineering, clothing, cabinet-making, also stationary, mineral waters, and confectionery. Notwithstanding the unsatisfactory condition in which the people employed in these industries live and work, the best of them have to pay away from one-third to one-fifth of their income in rents and rates.

A consideration of the above facts, and those presented in the following report seem to prove that:—

- (1) The population of the country is very unevenly distributed over the land, and the greater part live in crowded areas causing great injury to health, while the country districts suffer from want of population.
- (2) This overcrowding is in spite of great improvement in transport facilities, and of the high price of the land in the towns; while depopulation of the rural districts continues, notwithstanding the comparatively low price of land and the healthy conditions of life.

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- (3) Overcrowding is not due to the scarcity of land even within convenient distances of business centres, but to the unequal distribution of the population upon it.
- (4) You cannot solve the problem by taking the people back to agricultural pursuits, but only by the redistribution of manufacturing industries, and thereby the wider distribution of the population.
- (5) It is not a satisfactory solution of the problem to house the worker in the suburb and separate him by long distances from his work, even if you provide cheap and fast transit.

What are the remedial measures to be employed to cure these evils? It is contended that—

- (1) The cheapness of land in country districts, accompanied with the improved methods of transit and the tendency of manufacturers to move out of crowded centres provides a great opportunity for creating new towns, built according to plan, and in which every hygienic safeguard will be employed.
- (2) The creation of such new towns on land purchased at agricultural rates provides opportunities for obtaining for the benefit of the community the increased value of the land caused by its conversion from country into town, the provision of a permanent belt of agricultural land round each town, and the retention of adequate open spaces for gardens and recreation.
- (3) The permanent association of urban and rural life secured by industrial decentralisation, the fact that it brings social attractions and a market to the door of the farmer and agricultural labourer, will help to increase the amount of labour employed upon the land, and restore some prosperity to agriculture.
- (4) The combination of manufacture and agriculture thus secured will help to solve the twin problems of overcrowding in the towns, and depopulation in the rural districts, on a sound economic basis.
- (5) The growth of existing towns should be controlled in the interests of the inhabitants as a whole, and until local authorities have larger powers conferred upon them to enable them to insist on the proper planning of new building areas, it is desirable that private trusts and companies with restricted dividends should purchase suburban areas with a view to their being properly planned on hygienic lines.

The project suggested as a means of attaining these objects, is what is familiarly known as the Garden City scheme. The history and progress of the scheme is given in concise form in the prospectus of the First Garden City Ltd., which is attached to the report. See Appendix I., page 64.

The facts stated in the prospectus indicate the rapidity of the progress, and the considerable degree of success which has already awarded the efforts of the promoters of the First Garden City.

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"Of one thing," said the *Spectator* of four years ago, "Of one thing we may be tolerably sure, that if a single Garden City could be prosperously established, the movement would rapidly extend."

It is thus that the Garden City movement shows the way towards the solution of two of the most important social problems which confront us to-day, and which are dealt with by the Right Honourable James Bryce, Mr. J. Ralph Neville, K.C. (now Mr. Justice Neville), Mr. Rider Haggard and others in the following report :—

"It enables us on the one hand to get over the difficulties of dear land, congested areas and exorbitant rates, and on the other to secure for our rural districts those social and economic advantages of which they stand so much in need.

The important question is, can the scheme be made to pay, notwithstanding its higher standard of comfort, its hygienic safeguards that cost money, without the manufacturer and his workpeople having to bear as great, if not a greater burden of rates and rents, than in existing towns? As a result of intimate experience of every step in the development so far, I do not hesitate for a moment in giving an emphatic reply in the affirmative. The extraordinary increase in land values which results from the conversion of an agricultural estate into a town site, coupled with the great saving which results from systematic planning, will not only enable the Garden City Company to ultimately pay a dividend to those who provide the capital, permit of healthy housing accommodation with gardens to be provided to the workers, but will also leave a margin to be used for the public benefit.

CHEAP COTTAGES EXHIBITION.

To many people who are interested in rural housing, the most attractive feature of the Garden City scheme so far, has been the Exhibition of Cheap cottages that was held at Letchworth during the past summer. Nearly all the cottages will remain as a permanent feature of the Garden City Estate.

The idea of the exhibition was first suggested by Mr. J. St. Loe Strachey, the proprietor of *The County Gentleman and Land and Water* newspaper, with the primary object of demonstrating the practicability of erecting a five-roomed cottage for £150. One of the causes of rural depopulation is no doubt the deficiency of cottage accommodation. This deficiency is largely due to the high cost of building in rural districts, and the disabilities placed upon landlords by too exacting bye-laws. One of the objects of the Exhibition was to show how these bye-laws might be improved. As *The Times* has said, however, the cheap cottage can only be effective as an auxiliary to the Garden City movement; considered alone it will not solve the problem, but as a part of the Garden City scheme, it is a power for great and lasting good. The Exhibition was a brilliant idea put forward at the right moment. It has inaugurated a new movement in housing reform, for no one who has witnessed the public interest called forth by

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the Exhibition can fail to realise that housing Exhibitions have come to stay, and will continue to be a means of educating public opinion on the subject of the housing of the people.

The practical result of the Exhibition has been to prove that a cottage containing five rooms, including kitchen, scullery and three bedrooms, the latter containing not less than 2,000 cubic feet could be erected in most rural districts from £150 to £160. Only a very few of the cheapest cottages in the Exhibition have been, or can be, put up for this amount, inclusive of profits and extras, and the greater number of the cottages exhibited as costing £150 must have cost nearly £200 on an average, including everything except land, but this is because many unnecessary extras are included, and the fact in no way disapproves the practicability of the £150 cottage.

The following is the description of the First Prize Cottage, from the Official Catalogue, which may be taken as an example of the character of the cottages erected at the Exhibition :—

Green Bros., Whittington, near Chesterfield; architect, Percy Houston, Furnival Chambers, Chesterfield.

Cottage. Class 1. Cost, about £150, or about 3½d. per ft. cube. No extras. Can be duplicated for about £175, including profit, architect's fees, and men's travelling expenses. Could be erected in two months. 3½ per cent. would be saved by erecting two together; 5 per cent. by erecting four. Ground and first floors; living-room, with range (extreme measurements), 18-ft. by 12-ft.; scullery, with copper, 12-ft. 3-in. by 7-ft. 6-ins.; bedrooms, (extreme measurements), 18-ft. by 10-ft. 8-ins., 12-ft. by 9-ft., 8-ft. 9½-in. by 8-ft. 8-in.; larder; cupboard dresser and cupboard in large bedroom; coal place and w.c. opening into outer lobby. Walls, 9-in. brickwork in mortar, cement rough cast. Floors, living-room, quarries in cement; rest of ground floor, granolithic cement. All on 6-in. concrete bed. Roof, local red tiles. Foundations, brickwork in mortar, twice thickness of walls. Aspect of front door, north-west. W.C. Rain-water butt. Water laid on from main. 4-in. glazed, socketted, sanitary pipes, with cement joints, intercepting chamber with trap, and 4-in. inlet vent pipe and 4-in. stack carried up above roof.

The Exhibition has made it quite clear that the cheapest cottage in a brick-producing district is the ordinary brick and slate-roofed cottage, but where bricks are scarce and dear, hollow concrete blocks or wood form equally useful and pleasing alternatives. Where cheapness is not the primary consideration, a much better effect may be obtained by the use of tiles in preference to slates, and in some districts and under certain conditions the difference in cost is immaterial. The Exhibition has also proved that the "cheap cottage need not be nasty," but can be made a sightly and pleasing object. The variety of materials employed enables a judgment to be arrived at as to their respective values for different purposes, and, in this connection, the Exhibition proved of value to urban as well as rural housing authorities.

To revert once more to the Garden City movement, there are one or two examples to which brief reference must be made. Of these, the first in importance is Cadbury's village of Bournville.

Bournville is one of the best examples of the feasibility of the Garden City project. It is not, of course, a garden city but a garden village, and it not only proves that it pays the manufacturer to house his workpeople in healthy conditions, but that there is a real desire on the part of the

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working-class community to secure better conditions if the opportunity is offered to them ; also that they are willing to cultivate gardens when gardens are provided. In Bournville one-half of the residents are people who have left Birmingham by choice to pay a higher rent for a house in Bournville than they paid for their three-roomed tenement in Birmingham. They come on the understanding that they have to keep their house and garden in good order, and the Bournville Trust has no difficulty in getting its tenants to act up to that condition.

Another lesson which Mr. Cadbury's experiment teaches us, is that it pays the manufacturer to move out for the simple reason that he is able to extend his works without paying a higher price for his land or compensation for business disturbance. Mr. Cadbury's works have expanded from employing 250 people twenty-five years ago to employing over 3,000 now, and his success in business is largely due to the fact that he acquired sufficient land for the purpose of expansion at the outset. It must be remembered that Mr. Cadbury's housing experiment is not based on philanthropic as apart from business principles, and the houses are made to yield a fair return upon the money invested. Mr. Cadbury himself says that it is better to carry out a large and concerted movement than for single manufacturers to move out individually.

Port Sunlight is another example of what the manufacturer can do to house his workmen on model lines, and although Mr. Lever confines the letting of his cottages to his own workpeople, and does not attempt to carry out a housing experiment in the same sense as Mr. Cadbury, he gives us an example which should be followed by all the manufacturers in the country.

On Kings Weston Estate, near Bristol, what is practically a Garden City is in course of being erected by Mr. N. P. Miles, a private landowner, who owns 3,000 acres overlooking the Avonmouth Docks. Mr. Miles is fully alive to the future needs of the community, and sufficiently philanthropic in his business methods to plan the town which is growing up on his estate in advance, to provide spaces for schools, public buildings, and recreation, and to lay out wide tree-planted streets. What he is practically doing is to bring to bear upon the development of his property the same business principles and foresight that any captain of industry would consider necessary in conducting the affairs of large manufacturing enterprise.

Sufficient has been said to show that the Garden City project is not an attempt to create an artificial movement, but rather seeks to take advantage of a movement which already exists. The redistribution of the population will not only benefit those who remove, but also those who remain behind, as the pressure of rates and rent and the congestion will thereby be relieved in existing towns in proportion to the extent to which the people migrate to the new towns.

The benefit derived from any extensive movement of this kind would be enormous if it simply put a stop to the rural exodus without attracting any large proportion of the townspeople out. The overcrowding and congestion would be greatly relieved if the forty thousand people who drift into London every year from the rural districts had any inducement to remain

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in the country, such as is provided by the Garden City scheme. The extent to which this depopulation contributes to physical deterioration will be realised from the fact that, during the last ten years, two million of the population have drifted into large towns.

As a writer in the *Morning Post* has said : "The founders of the Garden City believe the ideal of civic duty is to secure the highest comprehensive development of the race, and that sane physical as well as economic conditions must form the essential basis of such a development." They believe the principles are soundly reasoned, and commend them with all faith to the consideration of all interested in the national well-being, with all the strength that comes of the feeling that the project in which they are engaged has the supreme merit of being something "actually and sincerely in course of accomplishment."

The principal object of the Garden City movement is to secure the proper control and development of town areas, but this object having been first secured, it is of equal importance that the houses erected on these areas should be built under conditions which will secure healthy and adequate accommodation, give the tenants a personal interest in their homes, and avoid the evils that arise from ordinary building speculation. In Garden City this important object is attained through the agency of the Garden City Tenants Limited, of which Mr. Henry Vivian, M.P. is Chairman. The paper read by Mr. Vivian at the Conference and included in the following report gives an excellent resumé of the work and purposes of the Society.

The Hampstead Suburb Trust has been formed to carry out a branch of work which is not touched by the First Garden City Limited, although in some respects it is of equal importance. However much we may endeavour to attract population into new towns, it is not anticipated, nor is it desirable, that the old towns will disappear, or even cease to grow.

It is, therefore, of great importance that this growth should be properly directed and controlled, so that the expansion of existing cities might be carried out on Garden City principles. This is the function which the Hampstead Suburb Trust has set out to fulfil. Its objects are ably described by Mrs. S. O. Barnett in the paper she read at the Conference, and already considerable progress has been made in putting her ideas to a practical test.

This volume is published by the Garden City Association, under whose auspices the Conference was held. The Association devotes its chief attention to educational and propagandist work, and has a common interest in all the practical efforts that are being made to carry out its objects in whole or in part. It is hoped and believed that before long the principles of the Association will so permeate the civic and social life of our country that a peaceful revolution in the conditions of life of the people will take place; a healthy environment will replace the unhealthy surroundings of our industrial population of to-day, and will help to raise our people to higher heights of culture, physical strength and commercial success.

REPORT OF CONFERENCE.

THE RIGHT HON. JAMES BRYCE, M.P., presided at the opening conference. He said : Ladies and gentlemen, I shall not attempt to anticipate what you will have in the paper prepared by Mr. Neville—to whom you are all so much indebted for the splendid and persevering work he has done in the cause which brings us together (applause)—nor any of the other papers on the programme. Nor shall I attempt to descant either upon the general merits and advantages of Garden Cities, nor upon the special features of the Letchworth City or the progress made there. You all know what are the general lines that have suggested the establishment of Letchworth and the desirability of getting suitable land which not only enables the provision of better housing conditions, but provides the manufacturer with an inducement to move to a place where he can erect premises at less cost and with a better possibility of making adequate provision for carrying on his industry. Nor shall I dwell upon the advantages which suggest the possibility of giving agreeable and beautiful surroundings, nor upon the possibility of providing complete equipment for municipal life by the establishment of those things which we have become accustomed to regard as necessary and which should be accessible to every class of the population. My few words will relate not so much to Garden City as to the preliminary question, What are the conditions and needs in our modern society and of our economic system which make it desirable to have these cities ? Or in other words, what are the reasons which make it desirable to check the growth of large cities ? To me the problem long ago presented itself—ten years or more ago—that is the problem which arises out of these cities in a country like England which are growing too large. It is true, of course, that this is part of a larger problem, and it may be doubted whether the population of the whole earth, or those parts better fitted for industrial enterprise, is not growing too large. I confess I am not one of those who look upon the growth of population as it used to be regarded 200 or 300 years ago, as being in itself a good thing. It is far more important that those who are on the earth and are going to be on the earth should be happy, than that there should be more of them. When we look at what has happened in the last century we may fear that the globe itself is becoming a congested area (laughter), and may require remedies and methods far different from those necessary to check congestion. That leads to thoughts and opinions which it is not possible to follow out. Meanwhile we are confronted in England and Scotland with the problem of how to check the growth of large cities. That problem is most urgent in London, but London is not the only place where it arises. Many of you know South-East Lancashire. Manchester and Salford are centres of a population which is increasing more rapidly on the fringe than in Manchester itself. In fact, South-East Lancashire is becoming practically one great town, 25 or 30 miles long and 8 or 10 miles wide, and all the characteristics of

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urban life are present through nearly every part of that enormous area, at least as large as that of London. And with the growth of electric cars and motor omnibuses you have London annexing what were separate towns. Mitcham Common, by the electric line from Croydon, has become a part of London.

The same process has been going on everywhere, and London will shortly cover an area in Surrey, Kent, and Middlesex, and perhaps parts of Hertfordshire, far larger than anyone would have supposed possible 60 years ago. No one supposed it was possible to grow to such an extent, and therefore the problem has become urgent, and I want to understand the things which make it necessary in one form and another, and especially by planting communities such as that at Letchworth through the less crowded parts of the country, that we should attempt to deal with the crowding of London. Few of us realise the enormous economic waste involved in carrying workpeople to and from their work. We have done a great deal to get cheap trains, and something by accelerating their speed, but given the possibilities of good railways running into London, and considering the conditions which determine the arrangement of stations, etc., it will not be possible to very greatly accelerate without gigantic expense the conveyance of the workmen backwards and forwards to their work in London from the outlying districts in which they now live. See what it means! It means taking off from half-an-hour to one hour of the working-time of every capable skilled workman in his transit to and from his home to his work. If that time was spent in pure rest, and the workman, at the time his fingers and brain were not at work, was resting, although there would still be waste, there would be less waste, because the muscle and brain tissue would not be subjected to the same strain. But a man travelling in a train is not resting. He is subject to a certain strain, which he does not feel so exacting as the strain when working, but he is less fit for his work when he gets in, and more tired at night. I don't think, therefore, that you can without a great deal of thought and exact statistical and physiological information estimate the economic waste which is involved in carrying the workers to their work, instead of doing it close to their homes. You may say he reads the newspaper, but he reads the newspaper in trains which are badly lighted, and with a vibration which causes considerable loss to his eyesight and brain power. Then in that I find a considerable amount of economic loss from his capacity to produce work of the best kind. Whichever way you look at it, to effect a saving in the time spent in going to and from work would greatly increase the wealth-producing power of the country, apart from the comfort of the individual worker.

The second consideration is that of health. I am told that there is considerable doubt among the best medical authorities as to the precise result of living in cities as compared with living in the country. It seems that living in cities we do become more inured to certain germs than if we lived in the country, but at the same time it is very hard to believe that those who grow up in a smoky atmosphere, and amidst the continual din of the city, with few opportunities of breathing the fresh air of the country, can produce a population of the same muscular dimensions and vigour as

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the population which grew up among the green fields of England two or three centuries ago. And, therefore, from the point of view of health it cannot be the same thing to the country that the great bulk of its population should be city instead of country population. These differences of urban life as compared with rural life begin to operate when a city reaches that point at which it is hard by your own feet to get into the country. That really depends upon your own walking powers, but speaking broadly when a city has grown beyond a population of 200,000 or 300,000 the difficulty of getting into the country is so comparatively great that few people, unless they are able to go to the railway station and take a train, can enjoy the country and the benefits of fresh air. London and a very large number of our cities have long ago gone beyond that point, and, therefore, when we speak of transplanting the population, we contemplate the creation of industrial cities which are not to exceed fifty or sixty thousand people. I think the idea we should aim at is to have industrial centres or Garden Cities with a population of between thirty thousand—which is perhaps as small as will enable you to provide all that is necessary to make it attractive—and sixty or seventy thousand, beyond which you begin to lose the benefits of access to the country and fresh air.

That leads me from the consideration of health to what may be called the moral and intellectual surroundings in which lives have to be carried on. Three hundred years ago our literature was produced under conditions of country life. If we only take a plunge backward into the pure brilliant Augustan or Elizabethan period and down to the time of Queen Anne, you will find in our poetry a constant touch and communion with nature which shows that the ordinary life of everybody was spent among nature, and nature was with them day and night, from dewy morning to the very rise of the evening star. And nature formed part of their life. We see a condition determining all their thoughts, feelings, and emotions, and senses, which is impossible to the great bulk of the city-lived population. Many of you cannot realise the conditions under which life is lived in Southwark or Tower Hamlets. Talk to the children there and you will find how very few know—or did know until we attempted to give them the knowledge by country holidays—anything about what the country is, and how unmeaning to them are the passages from our British poets, which they read in their schools, dwelling upon the beauties and charms of nature; they have not seen them, they do not know them. Their lives are lived under conditions in which the things of nature are a book which they have not seen or had the chance of seeing. That must be a great intellectual and moral loss to any nation. I agree that greater facilities of travel have made it more possible to enjoy nature, not only for the rich, but the middle and working classes, than it was seventy years ago. But this is only possible at intervals, and mark the difference in a child growing up from the age of 6 to 16 if it sees nature not at rare intervals but almost continually, and approaches into constant communion with it. If it were only for the sake of enabling people to become acquainted with nature in the aspect not only of scenery, but the freedom and joyousness of not always being in contact with human beings, but of coming into contact with those primal

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aspects which the world possessed before it became so crowded—for the sake of that alone, and the influence it must be on the mind and heart in the tender years of life, it is an inestimable advantage to carry people out of the city and place them where they may learn to know nature and to love her.

Lastly, there is the difficulty which arises, and which must arise in great cities, of the segregation one from another of different classes of the community. There are large parts of London where all the people are poor. There is no part, or very few parts, where all the people are rich. If we take any considerable area, there is a small portion where all are rich—it is largely true of Manchester, Liverpool, and Glasgow—and many square miles where everybody is poor. You will say we have started many philanthropic agencies, and charitable men and women go down from their comfortable homes into these areas, and endeavour to learn the life of the people, and to help them. That is true: that is one of the best signs of our times. It has done a great deal to prevent the growth of political evils which otherwise must have been feared from the segregation of classes leading to that antagonism which has become a danger in some parts of Continental Europe. I know many efforts are made to meet this evil, but at the same time it exists, and it is not the same thing, do what you will, as if the richer and poorer classes came into contact. The community which nature would prescribe is a community such as London was in the Middle Ages, when rich and poor lived in sight of one another, and where institutions such as the Trade Guilds were the nexus which bound up the interests of the employers with those of the humbler workers in the same craft. These have disappeared, and it was inevitable that they should disappear, but we must do something to continue the relationship which tied the members of one class to those of the humbler classes. You will say it is not possible in Garden City, with a population of from thirty to seventy thousand inhabitants, to have a large percentage of those people whom you could call rich; the rich will always gravitate to the place where they can have the greatest enjoyment and the society of people of their own kind; but you can have a very much better representation of different classes of society than it is possible to have in a place like London, where you have square miles of poor people in the East and acres of rich in the west. However, a community such as we are endeavouring to create in Garden City will be from its nature a community in which the relation of the classes is represented in a more natural and wholesome way than in an immense place like London, or Manchester. These are a few general—and perhaps too general and abstract—ideas upon a subject which you are here met to work out and practice. At the same time, I think there is a certain value in regarding abstract ideas, because they will help to convince us we are upon true lines in thus meeting a difficulty which must continue to increase if the world continues upon similar lines, and therefore you are endeavouring to deal with conditions which are apparently destined to be permanent, and endeavouring to apply this remedy where you can to evils which will increase if they are not dealt with and grappled.

PAPER BY MR. JUSTICE NEVILLE.

The following paper, which had been prepared by MR. RALPH NEVILLE, K.C. (now Mr. Justice Neville), was read by Mr. Thomas Adams, the Secretary.

Public attention is being rapidly aroused to the importance of improving the physical conditions under which a large proportion of the British population lives. A social system which, with regard to a considerable proportion of its members, fails to provide reasonable opportunities for development stands self-condemned. The accumulation of wealth can never in itself be an object of importance ; its possession becomes useful precisely in proportion to the extent to which it affords opportunities for the physical, intellectual and spiritual development of the men who make it. The ultimate test of any form of civilisation must ever be what sort of men and women does it turn out, how does it subserve the real interests of the individuals serving under it ? I have spoken of physical development in the first place, not because physical well-being is superior to intellectual and spiritual well-being, but because intellectual and spiritual development are in the long run impossible without it. It is the essential matter to which all the rest may be added, but without which there is no solid foundation upon which to build.

In the earlier stages of civilisation, while man is leading a simple and natural life, he has little need to trouble himself about his body ; but when the conditions under which he lives become more and more artificial, as he takes his life more and more into his own hands, modifying the operation of Nature's laws by the interposition of his will he finds out sooner or later that if he does not intelligently use these laws as his instruments, they will operate to his destruction.

The multiplication of man's wants led to the development of his energy and invention in an inestimable degree, but the result has only been achieved at a price, the amount of which we are beginning to appreciate. In England the development of mechanical industries has led to the aggregation of population in large towns, not only in excess of that which has taken place elsewhere, but at a time when experience was wanting to indicate the evils which would result and the methods by which they could be averted. Other nations following in our wake have been warned by our example, and enabled to meet the danger before it attained anything like the same proportions as with us.

In London we have to deal with a town which is not only the largest manufacturing town in the world but a town in which other interests so preponderate that many of its citizens hardly realise that it is a manufacturing town at all.

The difficulties and dangers which accompany the excessive aggregation of the population upon a particular part of the land are great and numerous. To refer briefly to a few of them. The density of the population raises the value of the land to an inconvenient extent, or to put it the other way the excessive value of the land in itself leads to overcrowding. With regard to improvements, an immense area already densely

populated has to be dealt with, so that the clearance of one quarter tends to the overcrowding of the rest, while, as the total area of population expands the purity of the air over the whole is prejudicially affected.

The cost of land in the central parts is so great, that healthy dwellings for the working class cannot be built at a cost which allows of a rent within their means, and they therefore have to choose between tenement buildings in a fairly accessible position, where the hygienic conditions are bad, especially for the children, and cottages huddled together 50 to the acre at a distance from their work which involves the absorption of a great part of their leisure in transit.

Nor can space any longer be found above ground for further means of communication, so that the life of the Londoner in his journeyings is rapidly approximating to that of the mole.

Now, I have not the smallest desire to disparage the efforts which have been and are being made to improve the conditions of life in London. We want them all and more, but when all has been done that can be done, the desirability of checking the undue growth of the London population will still be apparent. Having regard to the strength of the tendency in population to attract population, our utmost efforts in this direction will be needed to produce an appreciable effect; and further we want to make sure that the relief of London is not the occasion of the introduction of overcrowding in other places. We must therefore encourage the withdrawal from London of those industries which can be carried on with equal or greater advantage elsewhere, and to ensure that such withdrawal shall take place under conditions prohibiting the reproduction of the evils from which such industries are escaping. The evils of life in London are largely due to the haphazard way and inefficiency of control under which it has sprung up. It is obvious that if fresh centres of industry come into existence in the same way these evils are likely to be repeated; while the segregation of individual manufacturers entails the loss of many advantages which are afforded to industry in a larger centre, notably the supply of labour.

Much therefore would be gained if manufacturers desiring to remove their works from London were to lay their heads together and organise the movement. A desire for organisation of this character is, however, not a strong point of the English character, individualism has been so fostered amongst us that against the many advantages which we may attribute to it must be set some serious disadvantages, not the least of which is a disbelief in the virtue of organisation and an inclination to trust to individual energy to muddle through. Moreover, the organisation required for the purpose would be of an elaborate and difficult character, requiring special knowledge in many directions and the expenditure of much time and attention. It is expecting too much to suppose that the manufacturers will themselves undertake so complicated an enterprise. / This must be the work of public or *quasi* public bodies not acting mainly for profit, but in the interests of the nation; that is to say of Garden City Companies formed on the lines of the First Garden City Limited, but with statutory powers of acquiring sites, procuring incorporation, and levying rents or rates upon the land they

develop in accordance with conditions in each case approved by the Board of Trade.

In towns built under the auspices of such companies or authorities as the development advances, the rent paid should be the only rate levied, as originally suggested by Mr. Ebenezer Howard, and I believe applied by Germany in one of her colonies. By such methods as above the manufacturer would have the opportunity of establishing his works where land was comparatively cheap, and there would be no necessity for cramping his area of occupation; labour would be available for his business, and gas, water, and other services would be ready to his hand. The low aggregate of rent and rates and the command of space reduce the cost of production, and in the case of suitable businesses more than counterbalance the advantages of proximity to the central markets of London, and decline the balance of advantage in favour of Garden Cities.

The advantage to be derived by the manufacturer by the institution of Garden Cities has been insisted upon in the first instance because the success of a Garden City is of course dependent upon its power to attract manufacturers. The chief advantage to Society at large consists in providing conditions under which mechanical industries can be carried on by the working man under healthy surroundings for himself and his family.

In the Garden City the workman is lodged close to his work, and is provided with a cottage and garden at a rent to which the cost of land adds little, allotment and recreation grounds are provided for him, and there is no reason why nearly the whole of his time not occupied in his calling should not be spent in the open air either in amusement, or the cultivation of the land, a change of occupation in itself recreative to those engaged in mechanical production. It is the want of fresh air which goes far to account for the deterioration of physique and susceptibility to phthisis which is so characteristic of dwellers in towns.

It is by such means as I have referred to above that the redistribution of the people upon the land can be successfully carried out. All towns should be surrounded by an agricultural belt permanently secured from the encroachment of bricks and mortar.

Small holders and those engaged in the minor agricultural industries will thrive best if they can cultivate the accommodation lands in the vicinity of large markets. But such lands can only be secured at a moderate rent if they are acquired at the same time as the land upon which the town is to be built, by bodies which put the benefit of the people before the acquisition of gain. By distributing the manufacturing population and the agricultural population conjointly, the possibility of the latter making a living out of the land is largely increased. It is obvious that if the population who create the demand for agricultural produce can be distributed in towns of moderate size, instead of being huddled together in overgrown centres, mainly accessible from the country by railway, growers in the vicinity of these towns will be provided with a market which can be easily and cheaply reached with half the handling involved in transport by railway. If at the same time these growers could

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rent their land, not as accommodation, but at a moderate agricultural rent, an encouragement would be given to agriculture which would greatly increase the proportion of the population profitably employed upon the land.

This question of getting the people back to the land is, in the last analysis, a question of profit. If means can be adopted by which the returns from agriculture, either in the form of wages or profits, can be raised to a level nearly equal to those returned by other industries, the attractions of an agricultural life will prevail with many, while if the proximity of a good country town affords the opportunity for social intercourse, and relieves the tedium of life characteristic of a thinly scattered population, the last drawback to agricultural occupation will have been removed.

The following comparison between the housing facilities which can be provided at Letchworth (Garden City), and those which obtain in London and its environs, speaks for itself.

The Peabody Trust are compelled to house people in central London on an average of 600 per acre, in order to make their schemes pay. In the suburbs, such as Tooting Estate of the L.C.C., the rents of three-roomed cottages are from 7s. to 7s. 6d. per week. Unfortunately, when we add cost of travelling to this rent, the tenant is actually paying away as large a proportion of his income as the tenant in the central area. So long as you keep the factories in the centre it matters little from the economic point of view whether the worker pays 9s. for three rooms off the Strand, or 7s. for the same accommodation at Tooting. We may therefore estimate that the London manufacturer has to pay a wage which will allow his employees to meet a rental of 9s. a week. At Letchworth (Garden City) the rent of such a cottage as the above would work out at 3s. 6d. or 4s. per week, including rates, which are at present about 3s. 6d. in the £, as against 7s. or 8s. in London Suburbs. Reduced rents would benefit the worker by enabling him to secure a higher standard of comfort, and would enable the manufacturer to sell his goods at a lower rate because of the improved capacity of his workers.

To put the costs of housing in another form let us compare the rent per room :—

London :—Crowded central areas, 3s. 3½d. per room.

Suburbs :—2s. 4½d. per room.

Out of Suburbs :—2s. per room.

Letchworth :—1s. 3d. per room.

With every increase of the population the impossibility of London as a manufacturing centre stands out more clearly from this point of view. I take the following quotations from the reports of firms who have moved out :—

Report of Garden City Press :—

The change to larger and altogether more commodious premises has been of immense benefit to all concerned. The brighter outlook and keener air of Letchworth (Garden City) has a marked effect upon the health, spirits and enthusiasm of the workers, and the business of the Society undoubtedly feels the effect in the increased output and

PAPER BY MR. JUSTICE NEVILLE

improved work. Indeed, the results of the four months' working since the removal, give us cause to anticipate the future with every confidence of far more success than we have hitherto experienced.

Report of Luton Printing Works :—

Every day that passes sees some one or other of the larger London works closed. In some instances they are closed never to re-open, and in others they are removed to a provincial town or some country district. The reasons for this are many, but suffice it to say here that London is fast becoming an impossible centre for works of any dimensions.

Numerous other illustrations could be given, but the above are sufficient to show, what nearly all housing and municipal experts now recognise, that the solution of the housing question lies rather in the removal of the works, and of the people employed in them, from existing crowded centres to new and carefully planned areas.

In some directions opinion is not fully ripe on the question, and I observe that the Sutton Trustees, who have been left two million pounds to erect model dwellings for the poor, are credited with a preference to carry out their schemes within the crowded areas of central London and other cities. In the light of modern experience the decision seems surprising. This Trust could itself create a "Garden City" and assist in relieving the problem by helping the process of decentralisation rather than by increasing the attractions of existing centres. Or a legitimate sphere for its energies and capital would be in the direction of helping to provide for the large number of workers who are at present clamouring for housing accommodation at Letchworth. At the present moment, notwithstanding that about 100 houses have been started in the last three months, there is ample room for the investment of capital in erecting workmen's dwellings on the Garden City Estate, and in view of the great demand which exists I have no doubt the investment would prove a sound one.

As houses erected at Letchworth are for workers who are attracted from London, or who are being prevented from migrating to London, any stimulus which can be given to the erection of houses there will have some small effect in relieving overcrowding in the metropolis, and it is hoped that those who can will assist in securing a rapid success for the enterprise. As soon as one scheme is successfully established we may be certain that others will follow, and the housing problem generally will then be in rapid process of solution by the establishment of Garden Cities throughout the country.

The CHAIRMAN regretted that in consequence of an important prior engagement he would be compelled to leave, and he asked Canon Rawnsley to preside in his absence.

The first resolution was moved by Professor PATRICK GEDDES :—

That the housing problem can be solved and the congestion in crowded centres relieved by a concerted movement of manufacturers, co-operators, and others to new areas, arrangements being made for securing to the people the increased value which their presence will give to the sites, and the areas being carefully planned so as to make adequate provision for the individual and social needs of the people, especially with a view to securing for all time the combined advantages of town and country life.

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He said that admirably drafted resolution commended itself to all, and he would only be painting upon flowers were he to deal with it in detail. They were urgently convinced that it was a desirable project and of its practicability. He would like to meet the argument that the scheme was impracticable and too good to be true. The existing towns or cities had always sprung up at a strategic point—at a harbour, a bridge, cross-roads, or the like—and so the town arose at a common-sense place. But there had been a law of diminishing return. With the growth of the towns the cross-roads and the bridge became inaccessible for the majority of the inhabitants, the desirability of the site was rapidly disappearing, and the need for a new project became apparent. He had visited the Letchworth estate, not to see its beauties or its advantages from an architectural view, but to see whether this Utopia was on a site likely to suit, so that it might thrive, or whether it was a Utopia in the desert which, like so many communities in America, would break down and fall away. Looking at it from the geographical standpoint he was obliged to say that it was a well-chosen site, one made to survive. It was in a most excellent situation, and he would say that the promoters had had their wits about them in selecting it, not on the Utopian side, but from the point of utilitarian and strategic importance. When they came to make another selection they would be even more successful. One of the most distinct and serious disadvantages to London to his mind was the result of a great disaster in the history of England and of the Empire in the rejection of Sir Christopher Wren's plan for the rebuilding of London. The making of a single thoroughfare like Kingsway was a great blessing to the towns, but through the kindness of railway porters and 'bus conductors the Londoner managed to get through to work and back again somehow. The American arrived at his work in a better condition from being in purer air and did not require so many days off, so many week-ends, or so much strong drink. The scheme of Garden Cities was defensible at all points and by co-operation they would see the visionary project of a few years ago an accomplished fact before another generation.

Canon RAWNSLEY said there was nobody whose opinion on the strategic question they valued more highly than Professor Geddes.

Mrs. ERNEST O. FORDHAM seconded the resolution. She said she welcomed especially the last words of the motion—"with a view to securing for all time the combined advantages of town and country life." For the first twenty years of her life she lived on the extreme edge of a large manufacturing town where she worked among the poor and came into contact with the great evil of overcrowding. Marriage transferred her into the extreme country, away from a town or village, and again she found the evils of bad housing and overcrowding confronting her. She had come to the conclusion that there must be some half-way house between the two. She welcomed Garden Cities as a happy medium between the overcrowded, congested towns and the depopulated villages.

The CHAIRMAN remarked that as the daughter of Sir Walter Foster, Mrs. Fordham must have land reform running through her veins. They

were very grateful for the part women had played in the housing question.

Mr. ANEURIN WILLIAMS said he wanted to take an early opportunity of emphasising one practical point. Professor Geddes said in sitting down that with proper care and enterprise they ought to show Garden Cities an actual success within a generation. He was much more hopeful than that. He believed they could show now at Letchworth a city sufficiently advanced for them to be able to say they had proved that the thing could be done. It was no longer a question of reasoning. They had the nucleus of a town with its works, its railway, its gas and water supplies, growing at such a rate that they had actually proved it could be done. They had also proved that it could not be done quickly and economically with the small resources with which they started that experiment. It was difficult to get the general public to come in at the beginning, when they had only an open field and a general plan, and put down money for the houses and factories. They had about 300 men walking backwards and forwards to their work on the estate who could be housed there if there were houses for them, and if they were housed there the size of the town would be immediately doubled. If money were forthcoming to build those houses they would be able to say not that they had half proved the practicability of the scheme, but that they had completely proved it. With another £50,000 at the beginning they would have been easily twelve months further ahead in the development of the estate than they were at present. He wanted to emphasise the point that in future experiments it should be borne in mind that in order to be done economically the work must be done quickly, and in order to be done quickly it must be done with adequate capital.

The CHAIRMAN said it should be known that Mr. Williams was one of the number of men who having put their hand to the plough had never drawn back, and as Chairman of the Finance Committee of the Company any word from him ought to diminish any faithlessness in the undertaking. Speaking for himself, he thought a building society might have come in there with faith in their hearts and money in their pockets.

Mr. WILLIAMS said there was a building society on the Estate prepared to advance money for building.

Mr. HAYES, who said he represented Leyton, "one of London's dormitories," remarked that while wholly in favour of Garden Cities, he shuddered to think what would happen to Leyton if Garden Cities were wholly and entirely successful. If a factory employing 2,000 people were to be removed, with its workmen, into the country, there would be a lot of empty houses left, and Leyton had lost £2,000 in the last six months through empty houses. It was not fair for the manufacturer to move into the country and shirk the burden he had caused to be involved in the erection of houses, the laying-out of streets, the sewers, the schools, etc. This had been done at enormous expense, which the manufacturer would not share. There must be some co-operation between the urban and the new rural district to share these burdens. He advocated the municipality

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buying a rural area, the enhanced value of which would meet the losses following removal of population.

Mr. ARTHUR WEBB asked if it were the aim of the Association to draw away the population from places like Leyton or to relieve the enormous congestion in centres like London.

Mr. HERBERT WARREN pointed out that the cost of pauperism, the expense of hospitals, social organisations, and charitable institutions for the relief of the evils resulting from overcrowding in large cities would be largely removed by the Garden City scheme, and he was surprised that philanthropists had not come forward in larger numbers to support it, for the money they spent on that movement would not only be returned to them in a short time for other objects, but it was surely a saving of charitable effort in the prevention of over-population. If Leyton was in a condition that people would not stay there, the principles of the Association should be applied to that place.

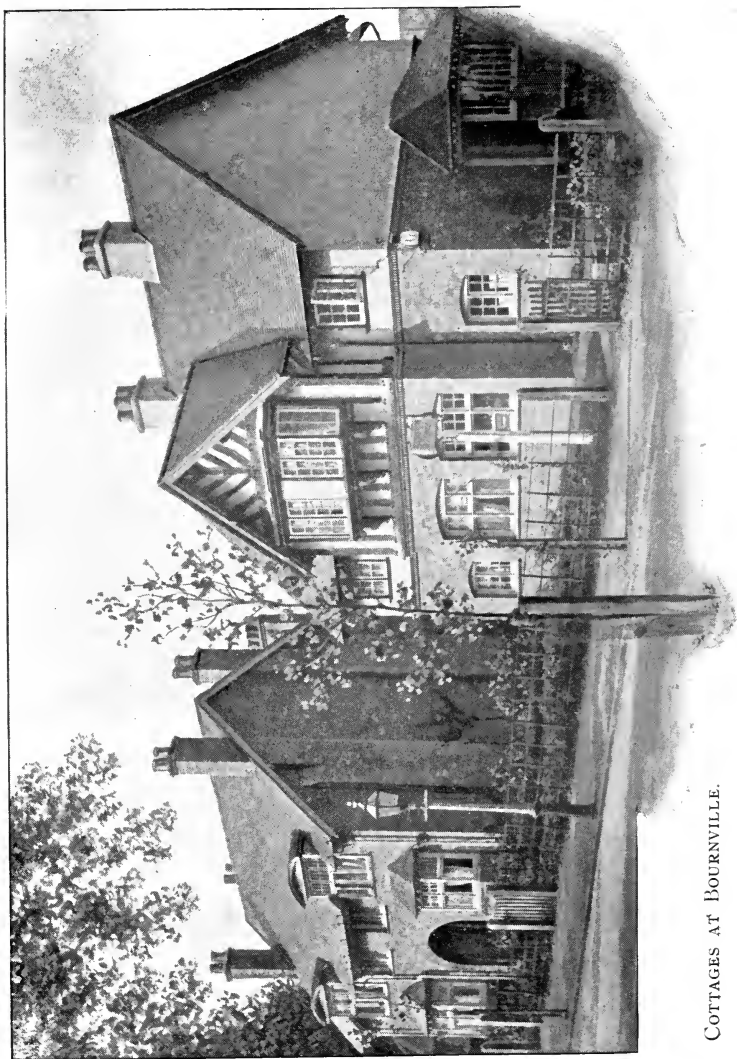
Dr. FREMANTLE, the Medical Officer of Health for Hertfordshire, spoke from the standpoint of a doctor. He said he had the honour of being the Medical Officer for the county in which Letchworth is situated, and also of inspecting this site, with others, before it was selected. He could not speak too strongly, from the point of view of the prevention of disease and of public health, of this experiment. He emphasised the necessity of getting industries established at Letchworth in order to get the people there. To move the industries out of the towns into Garden City was the next best thing to an agricultural life. They were absolutely convinced of the right principles of the scheme, but new ideas were long in being grasped, and they must be content to work slowly and steadily at advancing those principles.

Mr. J. S. NETTLEFOLD (Birmingham) suggested that Corporations should have the power to go to the landowner and say "We want your land ; we are going to take it from you, and we are going to hand to you a sum equal to what you are now getting for it." That might be done by giving Corporation Stock to the amount. That seemed to him to be fair, and it would get over the financial difficulty. Many landowners would not be satisfied—they would want the "unearned increment"—but that was what the corporations wanted. In all movements of reform someone must suffer. In one way he was glad Leyton was feeling the pinch, and he hoped other cities would feel the pinch.

The motion was carried unanimously, and the first Conference ended with votes of thanks to the Chairmen and to Mr. Neville.



BIRDS' HILL ESTATE, LETCHWORTH.



COTTAGES AT BOURNVILLE.

CO-PARTNERSHIP IN HOUSING.

Mr. W. H. LEVER then took the chair. He said :—We have now arrived at the point of our programme where it is my pleasure and duty to introduce Mr. Henry Vivian, M.P., who will read a paper on “Co-partnership in Housing.” It gives me double pleasure to be here to-day because I know nobody more competent than Mr. Vivian to deal with this subject, and because of the keen interest I take in it. Municipalities should acquire their own suburban areas. Beneath that lies the very root of the housing problem. It has a more extended form—that every city should acquire, far in advance of development, its own suburban area at agricultural value. The Acts of Parliament in existence give ample powers for dealing with it, and if suburban areas are acquired, then I believe the best way of dealing with them by the municipality would be not to seek to make an immediate or big profit, but to sell at absolute cost price, or, what would be better, to lease for 99 years at cost price, as an attraction to people living in the centre of the town to come out into the suburban area. Then I do not know any better organisation to enable individual citizens to build their own houses than such an organisation as Mr. Vivian is going to tell us about. There is great economy in people joining together to cheapen the production of houses. A great deal could be done. I have never seen why we should not standardise certain types of houses, so that certain parts could be made very much more cheaply in great quantities. No one thinks of having his own pattern of cloth made, and yet how very rarely we see two individuals dressed exactly alike ! Individual selection comes in and individual variations, and yet all the material is standardised ! If it were not we could not buy cloth as cheaply as we do. But when we come to house building we make a separate plan for each house, and we none of us have any idea how much in this way we are increasing the cost. We should standardise various types of houses, and as a result there would be less monotony in our streets, for we should be making a selection from various types of houses, the cost of which would be known accurately, and the total cost, when the house was completed, would be much less than it is now. I think the adoption of such a policy as that would be the very best means of securing the workman good employment and the most constant. It is this present unsatisfactory state of building, in which none of us know what the finished cost would be, which causes us, when we have money to invest, to reflect upon the old saying, “Wise men buy and fools build.” It should be the wise man who builds and chooses a site ; it should be fools who buy the house they are living in.

PAPER BY MR. HENRY VIVIAN, M.P.

The objects of the Co-partnership Tenants' Housing Council are to promote the erection, co-operative ownership, and administration of houses, by methods which, while avoiding the dangers that too frequently accompany the individual ownership of houses, and speculative building

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devoid of public spirit, harmonises the interests of tenant and investor by an equitable use of the profit arising from the increase of values and the careful use of the property.

Next to land, house property offers the safest and most attractive opening for the investment of the savings of that portion of the nation which cannot afford to take risks in highly speculative enterprises. The result is that, through building and friendly societies, insurance companies, and other methods, a vast amount of capital belonging to all classes finds its way into this channel. To have a kind of property in the possession of which the million can participate without great risk is a distinct source of strength to the nation ; and the more widespread the share in that possession becomes the better it will be. On the other hand, house property, next to land, is distinctly the kind of property that lends itself to being used, if the use be unregulated, in such a way as to produce injury of the most serious kind both to the community and to the individual. In most other businesses or industries no great harm is done, even if a man makes every factor serve his immediate interests and fortune ; but in the case of house property it is of vital importance that the long view of things, as distinguished from the short view, should prevail.

In the laying out of an estate, the erection of houses on it, and the method of ownership after erection, it may be called good business if the capital gets rid of its risk in five years or so ; but it becomes quite bad business if that capital is to remain for fifty years or longer.

For example : given land for a building estate near London at a reasonable price ; if the long view of profits or value be taken, it is good business to provide reasonable gardens, certain open spaces for tennis, etc., and a good drainage system ; to encourage the planting of trees, and the making of good roads, but *not* to create excessive ground-rents. It also pays to build the houses of sound material, and so designed as practically to ensure there being a permanent demand for them. Whereas, if the short view is taken, one can afford to be indifferent on most of these points.

Further, assuming that the estate has been laid out and built upon in a satisfactory way, the system of ownership and administration determines whether the value of this good beginning is realised by the community. If sites and houses are sold to individual purchasers, the chances are that some of these will soon part with their property to undesirable people, who will use it in such a way as to frustrate all the good intentions of those who laid out the estate. If one or two houses in a street pass into the permanent ownership of undesirables, who rack-rent and otherwise misuse the property, the value of the whole street rapidly diminishes.

Again, even from the individual standpoint there is considerable room for improvement in the policy usually pursued, more particularly if the individual is a workman with very limited means. Many workmen find it risky as well as expensive to try and buy the houses they live in on the usual individualistic plan. To deal with first the expense : one plot of land will cost more in proportion than fifty or one hundred plots. The legal expenses, the survey fees, and the building of the house, cost more in proportion. The interest to be paid, and the legal charges in connection

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with the borrowing of the capital which a workman usually requires to enable him to build, are also proportionately heavy. This is because everything is done on a retail basis, and there are retail working expenses.

Secondly, with regard to the risk. Large numbers of the best class of workmen in London and other large cities have no certainty of permanent employment at one place. This often means that, after a man has partly bought his house by a comparatively expensive method, he is burdened with the expense of finding a tenant for it and collecting the rent, or else he must sell his interest at something considerably below what he has given for it. Many reformers, with these facts before them, conclude that the only other alternative is municipal building, because in this way you get the economy of wholesale dealing, you relieve the individual of risks, and you prevent the evils which arise from individual ownership. This reasoning, however, ignores the very important and good part that individual interest—using the term in its best sense—plays in the management and use of house property, and the educational value to the individual and community of enlisting the same in other large towns: the active interest of the individual tenant in the economical administration of house property is worth at least 1 per cent. on the capital value.

The problem, then, seems to be to get the driving force and stimulus to economy and the educational value which always arises from a sense of individual ownership, combined with safeguards to prevent this ownership expressing itself in an anti-social direction. The advocates of co-partnership tenant societies believe that such societies will meet the situation better than anything yet suggested.

These societies are registered under the Industrial and Provident Societies Acts with limited liability. The capital is raised in shares of £10 each, payable in full or by instalments. No person can hold more than £200 in shares, but any amount may be invested as loan stock, which takes the position of preference shares in a limited liability company.

The committee, or board of management, is elected by the shareholders, and provision is made for representation of tenants on the same.

The following extracts from the prospectus of one of the societies may be of interest :—

“The methods are briefly as follows :—

“To acquire or erect substantially-built houses, provided with good sanitary and other arrangements for the convenience of tenants.

“To let the society's houses at ordinary rents; to pay a moderate rate of interest on capital; and to divide the surplus profits (after providing for expenses, repairs, depreciation, etc.) among the tenant members, in proportion to the rents paid by them.

“Each tenant member's share of profits is credited to him in shares instead of being paid in cash.

“The advantage to the tenant member is obvious, in that he is entitled out of the profits to receive the dividend on the rent paid by him during that period. The investing shareholder, it is admitted, does not receive an excessive return on his capital.

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“But the system also operates to the advantage of the capitalist:—

“(a) The greater the surplus profits, the greater the security for the regular payment of interest on capital. Now it is in the interest of the tenant members, who receive the surplus profits, to make those profits as large as possible, *e.g.*, by taking care of the property and thus lessening the expenditure on repairs; by helping to find tenants for empty houses; by the punctual payment of rent. Experience confirms this.

“(b) The share capital of the tenant member affords a fund upon which the society can, if necessary, draw in order to pay any arrears of rent. Loss by arrears of rent is therefore practically impossible.

“It is contended that while the system confers great benefit on the tenant shareholders, it affords by that very fact an exceptional security to the capitalist shareholder.

“This system must not be confounded with that of an ordinary building society, which has advantages of its own. In the latter the occupying member makes himself liable to the society for the purchase money. If he leaves the neighbourhood the house may be a burden on his hands.

“A tenant member of this society may remain a tenant member only, however large his holding in the society. If he leaves the neighbourhood, he can sell his shares (probably more readily than a house) or perhaps continue to hold them, and receive the interest regularly.

“It is further claimed for this system that, in principle, it solves the question of the ‘unearned increment’; for all the gain under this head does not go to the shareholders as such, or to the individual tenants in the improving locality, but by swelling the surplus profits, it necessarily benefits all the tenant members of the society, as tenant members, in the shape of increased dividends on their rentals.”

That in these societies a workman can obtain practically all the economic advantages which would arise from the ownership of his own house will be gathered from the following: Capital for the society is obtained at a rate below which the individual could not possibly borrow to buy his own home; he would almost certainly pay interest higher by half per cent. to one per cent. After interest on capital has been paid, and the usual fixed charges have been met, any surplus profit is placed to the credit of the tenant shareholders as shares in the society in proportion to the rents they have paid, until the value of the house is acquired in shares, after which the profit may be withdrawn in cash. It seems clear that if the preliminary expenses, such as legal and survey fees, and the interest on capital to be paid out of the revenue from rent, are less under this system, and if the tenant shareholder pays as rent what under the other system would go as repayment in instalments, then the margin or surplus which can go towards building up the capital fund must be greater. By taking as security scrip for shares in an association of tenant owners, instead of a deed of a particular site and house, the tenant averages the risk of removal with his co-partners in the tenancy of the estate. The value of his accumulated savings is therefore kept up, and can be transferred, if desired, without the waste that accompanies the transfer of a deed. The results of a workman's thrift are in this way made mobile as well as his labour; and this is

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important if he is to get the maximum economic result from his knowledge and industry.

Further, tenants having a substantial share in the capital of the society administering the property, are interested not only in securing good results whilst they are tenants, but also, after they cease to be tenants, in keeping up the permanent value of their capital.

The Tenant Co-operators Ltd. was the first registered society making partnership arrangements with its tenants. Established in 1888, it has acquired property to the value of £28,999. After meeting all fixed charges, and creating a repairs reserve fund of about £3,000, and paying 4 per cent. on capital, it has usually been able to allocate a dividend to tenants on rents.

The Ealing Tenants Ltd. was the next society to be registered. Established in the spring of 1901, it has, according to the balance sheet for the half-year ending December, 1905, property to the value of £36,765. The following figures illustrate its progress :—

		Members.	Share Capital.	Loan Stock.	Property.
			£	£	£
January, 1903...	...	59	1,442	2,366	10,237
" 1904...	...	83	2,580	3,915	17,308
" 1905...	...	128	4,048	7,642	26,840
" 1906...	...	150	5,882	8,579	36,765

The rules of the Ealing Tenants Ltd. differ in one or two important points from those of the parent Society. For example, in the Tenant Co-operators Ltd. a tenant shareholder is only bound to take up a £1 share. In the Ealing Tenants Ltd. he must take up one £10 share, paying £5 down, and must continue to pay instalments until his fully-paid share capital stands at £50. Again, every member of the committee of the Ealing Tenants Ltd. must hold in paid-up shares £10 for each £1,000 of paid-up share capital, until the total amount of fully paid shares in the society reaches £5,000. This ensures that each member of the committee will have a substantial minimum sum at stake, and will feel the responsibility of administration. The property of the Ealing Tenants, unlike that of the Tenant Co-operators, is on one estate, which makes the organisation of social life more possible. On the Ealing estate a small institute has been built; there is a library, a choral society, cricket and other clubs, and a discussion class, and debates are organised by the tenant shareholders, and lectures are arranged from time to time. This society, after meeting all fixed charges and paying 5 per cent. on shares and 4 per cent. on loan stock, realised a fair profit on the working of the last half-year; but it has been decided to carry this to the reserve fund for the present. The society has purchased an adjoining estate, which will enable

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a much larger number of houses to be erected, bringing the total up to about three hundred.

The tenant's position is as follows :—

(1) He gets a house at a rental which, if accommodation and other things are compared, is not higher and is probably less than he would have to pay elsewhere.

(2) He can invest in the society of which he is a tenant any savings he finds it possible to make out of his earnings, at 5 per cent.

(3) Should values go up, the tenant gets the benefit either by way of a dividend on his rent or by paying a rental which is below the market value.

(4) He secures practically all surplus profit after the fixed charges have been met.

(5) The tenants, as a whole, can relieve themselves of dependence on outside capital altogether, by acquiring through investment or by accumulated capital the value of the property.

(6) The capital for building his house is provided at a cheaper rate than it could be obtained on any other system that is commercially sound.

By gradual process, therefore, it lies with the tenants to transfer the ownership from non-tenant shareholders, who take the main risk to begin with, to begin with, to the tenant shareholders, who, it is hoped, may become the ultimate owners. This follows the policy adopted by Godin with his employees in the co-partnership ironfoundry at Guise.

It will be seen that the division of risks is a varying one as between the non-tenant shareholders and the tenant shareholders. The proportion of non-tenant shareholders' capital is large to begin with, declining as the tenant shareholders' proportion grows.

The Sevenoaks Tenants Ltd. has built twenty-four houses on the first site ; a second site, upon which it is proposed to erect houses, has been secured and building begun.

The Garden City Tenants was registered on January 23rd, 1905, and building began in April on the first site leased from the First Garden City Ltd. The site, which is six acres in extent and adjoins the Norton Road, is situated to the left of the railway line going to Cambridge. The houses on the site, numbering fourteen in all, are built round a common green of nearly two acres. The first pair was erected with capital kindly supplied by Miss S. Gurney, Hon. Sec. of the Co-partnership Tenants Housing Council, for competition in the Housing Exhibition of the summer of 1905, and I am glad to say the Third Prize in Class 2 was obtained.

The second site, which is nearly six acres in extent, adjoins the first, and overlooks the Norton Common. On this site thirty houses are being erected, also round a common green, but different in shape from the first.

The third site, known as the Bird's Hill site, is about seven acres in extent, and is to the right of the railway going to Cambridge. On this estate it is proposed to erect about seventy houses, forty of which are in different stages of erection, and the first ten are nearly completed.

A small site of one-and-a-half acres has been secured adjoining the first green, on which eight houses are contemplated.

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In addition to these houses, six erected for exhibition purposes have been transferred to the society by their owners, and payment was accepted for same in the shares and loan stock of the society.

The society now possesses twenty houses practically completed, sixteen being tenanted, and fifty-five in different stages of progress, making seventy-five in all in hand and completed. The number contemplated altogether on sites at present belonging to the society is 130. It is expected that by the end of May the whole of those in hand will have been completed, and the others will be well forward. By the end of the present year it is expected that the whole 130 will be practically completed and tenanted.

Over £10,000 share and loan stock capital has been paid up, and it is encouraging to be able to say that nothing has been borrowed on any of the properties. It is hoped that the capital required to continue on these lines may be forthcoming.

There seems to be a great demand for the houses the society is building, and suitable tenants are obtained directly the houses are ready. The revenue obtainable from rents so far as our experience goes, is likely to be ample to meet all obligations, including interest on loan stock and shares.

Lord Rosebery once spoke of the co-operative movement as "a state within a state." Certainly the Garden City Tenants may be said to be establishing Garden Villages within the Garden City. This method of administering the property in the city certainly deserves every encouragement by the First Garden City Co. Limited, as it ensures the elimination of some of the evils which might arise in the future from the individual ownership of leases and their transfer to owners less desirable than those who hold them at present.

The following figures show the progress of this movement up-to-date :—

	Estab- lished.	Capital at start.	Present capital.	Present value of property.
Tenant Co-operators Ltd. ...	1888	£ 500	£ 13,999	£ 28,680
Ealing Tenants Ltd. ...	1901	300	14,462	36,765
Sevenoaks Tenants Ltd. ...	1903	700	1,950	6,700
Anchor Tenants Leicester Ltd.	1903	300	—	—
Garden City Tenants Ltd....	1905	600	9,430	9,500
Beacon Hill Builders (Hind- head) Ltd. ...	1905	300	—	—

As will be seen from the above illustrations, a tenant owners' society, to administer a garden village, can make a start with very small resources. Why should they not multiply rapidly? Cheap transit is now enabling the people to travel quickly from the centre of our towns into the suburbs: tenant societies might well be started to share in the development of these suburbs, and thus raise the whole tone of speculative building. The

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system upon which such societies are worked is a comparatively simple one, and, with a central organisation to mould societies and guide them in their infancy, their number should rapidly increase.

It is no exaggeration to say that millions of capital belonging to working class organisations and private individuals will flow rapidly into this channel when once the movement is thoroughly established and its commercial soundness is recognised.

Societies are now contemplated at Bromley, Bournville, Birmingham, Berkhamstead, Cardiff, and Hampstead. The last-named society is being formed with the object of taking over some 70 acres of land from the Hampstead Garden Suburb Trust Limited.

In order that the experience gained by one society may be taken advantage of by another, the Co-partnership Tenant's Housing Council, has been established in connection with the movement. Information as to the cost of production of different kinds of houses can thus be centralised, and taken advantage of by each new society. Different designs of houses, and the particulars of internal arrangements can also become the common property of the movement. Each of the existing tenants' societies has a representative on the executive of this council, and the honorary secretary. Miss Sybella Gurney, of 22, Red Lion Square, London, W.C., will be pleased to give further information as to the movement, either to possible investors, or to those desiring to establish societies in their own districts.

The CHAIRMAN then invited questions from the audience, and the following were put :—

(a) Is there any reason why the Co-partnership principle should not be applied to middle-class houses as well as workmen's dwellings ?

(b) Are the houses in groups or in pairs ?

(c) Are there any restrictions as to lodgers ?

(d) Will steps be taken to prevent 'back additions' ?

(e) Are any steps taken to prevent the increased value going to outside shareholders ?

(f) Have you any trouble with the bye-laws, or should they be altered ?

(g) Is it not practicable to obtain loan from a Government Department at the Government rate of interest ?

(h) How do you propose in the event of the transference of property to maintain the standard of tenant ?

Replying to these in inverse order, Mr. VIVIAN said :—

(h) Out-going tenants will not be able to select the in-coming tenant, the Society will do that.

(g) It is possible to get money from the Public Works Loan Commissioners, I think, but we have not gone into that. There are certain conditions which make it more desirable to get the money from outside.

(f) With regard to bye-laws, we have not had any special trouble at Garden City, nor at Ealing.

(e) The interest is fixed and any further margin will be administered by the Society, a substantial portion being capitalised in the

interests of the tenants. If we have sufficient capital we have power to buy out outside shareholders at par.

(d) At Ealing the whole idea of the district was laid out before we took over the land and we were tied up to the ordinary method, and had to have back additions. At Garden City we have no objectionable back additions at all and I hope we shall not have them at Hampstead.

(c) With regard to taking in lodgers, we have a clause as to sub-letting which covers it; we have the power to interfere if the arrangement is abused.

(b) The houses are in pairs, in fours, in sixes, and occasionally detached.

(a) I think the middle-class could make even better use of Co-partnership in housing if they liked to apply themselves to it. There is no reason why men receiving from £500 to £1,000 a year should not take hold of the idea and buy their own houses, although I object to the parcelling out of people into upper, lower, and middle-classes. I am inclined to mix them all up.

Miss SYBELLA GURNEY moved :—

That this Conference expresses its pleasure at the progress now being made in the application of the principle of Co-partnership to the Housing Problem, and commends the movement to all interested in the welfare of the workers.

She said she did so with the greater pleasure because the movement was one for dealing with social reform. On the one hand it made an appeal to individual character on the part of the workers by stimulating a sense of responsibility, and on the other it was calculated to work towards that public ownership of land to which so many of them looked with so much hope. This was almost a necessary supplement to the Garden City scheme. Similar work was being done in Germany by a Society of Public Utility which corresponded with the Co-partnership Society. One of the main objects was to limit the return to capital. If they did this and interested tenants in their own houses they would go a long way towards preventing house property falling into the hands of the speculator and towards solving the housing problem. This could be best done when the land question was tackled by the public authorities. Although they were reproached with building houses for working men only, some of their Ealing houses let at a guinea a week. Their object was to bring people together, not to separate them.

Mr. J. S. NETTLEFOLD said to his mind the purchase of the land was at the root of the question. We ought to own the whole of our land, and perhaps if we made up our mind to it our children would do so. But that would absorb all the money at the disposal of public authorities, and every pound taken for the building of houses would be a pound taken from the purchase of the land. It was therefore advisable that corporations should encourage public utility societies to do the work at a reasonable rate of interest. The housing problem must be solved by individuals for themselves as well as by local authorities and the community. They wanted to make the interest of landlord and tenant identical. Miss Octavia Hill

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did this in the sense that she made landlord and tenant the same thing. In this society if a man left a district he had not the house left on his hands but only shares, which he could either sell or retain for the sake of the interest upon them. This was an absolutely sound investment. The Garden City Tenants only started in 1905 and had already built a considerable number of houses, with many more in hand.

Mr. A. S. CAMPKIN said if it were known a corporation required land its price went up from £15 or £20 an acre to perhaps £300. He was very pleased with what he had seen at Garden City, and thought they would have to rely more upon private than public enterprise in financing them. Millions of money owned by workmen's organisations would flow into this channel, but it was a question whether it would be considered as a trustee investment, whether it would give sufficient security. He was afraid the individual capitalist would prefer his own investment.

Mr. W. H. DRAPER, a Member of the Garden City Association Council and of the Tenant Co-operators Limited, said, not only had the latter society paid a dividend, but each tenant had received a return of 9d. to 2s. 6d. in the pound on the amount they had paid in rent. As to standardisation, he would welcome a higher standard of public taste in houses.

The Rev. J. B. BOOTH thought the scheme was worthy of all support because it to put back home life into the position it used to occupy, and because home life was the greatest possible factor in education. He detested and abhorred the name "flat," and it disgusted him to see wealthy people rushing into them; they did away with the ideal English life. Extreme luxury and extreme poverty were the two chief causes of materialism, and the Garden City, by reducing those two evils, will cure the third.

Mr. FREDERICK LITCHFIELD pointed out that the plan for the Birds Hill Estate cottages, as drafted by Mr. Unwin, provided a "long view" for every house, and asked if it would be possible to find seventy working men to agree to their individual houses being so planned.

Mr. WEBB while advocating the system of collective ownership, also thought there was room for individual ownership. Fifty millions of workmen's money was invested in building societies.

Mr. MARTIN, who had asked the question as to grouping, strongly advocated single houses, which, he said, were necessary to the well-being of England.

Replying to the discussion, Mr. VIVIAN agreed there was room for all systems, but in presenting a new idea it was inevitable that one should make comparisons. They believed they had got hold of an idea which would enable them to work splendidly in conjunction with the Garden City movement. He hoped the meeting would assist in bringing public attention to bear upon it. His point was to have a deliberate idea; not to allow towns and cities to grow up in the haphazard way which now prevailed. They could not be anything but despondent about existing towns, but if they could get some action in the way of dealing with London traffic on the lines laid down in the report, with great thoroughfares stretching out from the centre, there was no reason why the idea underlying garden cities should not be applied to the outskirts. He mentioned

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that one London borough he knew well was not looking even five years ahead in its development. When he went to Hornsey the Green Lane was a mud puddle ; now it was one of the most important thoroughfares in the north of London, with magnificent shops from end to end, something like two or three miles long. Now a meeting was called to consider the question of widening the whole Green Lane, and only eleven years ago it was nothing but a green lane. Was that not wicked ? Was it not almost criminal ? They could not get the land for widening under two or three thousand pounds an acre, and a thousand or two for the shopkeepers, whereas twelve or thirteen years ago it could have been bought for three or four hundred pounds an acre.

The motion was carried *nem. con.*

A member of the audience asked Mr. Lever what he meant by the municipality acquiring its suburban area ; whether he employed 100 architects to lay out one of his estates, and if so, whether he arrived at his goal of standardisation.

Mr. LEVER said, as to the first question, there was always a fringe of agricultural land up to the boundary of the buildings, and his idea was that before the municipality extended their operations to that district and before the wave of building reached it, the corporation ought to acquire it. He had in his mind a public body which was offered an estate for £50,000 and refused it, and when later on they wished to purchase, had to pay £250,000. The municipalities were in a much stronger position than private persons. They must have reasonable business acumen and buy when the land is at agricultural value. There was a time when it was reasonable to buy land, and a time when it was not. There were areas around Liverpool which could be bought to-day for less than the price of 40 years ago, because the wave of building had left that district, but the Corporation would have been safe if they had purchased at agricultural value.

As to the hundred architects he did not think the architects would object if he did employ that number, but he had never done so. He had always been connected with architects and could say that all the mistakes which had been made were his own, and all the success was due to the architects, with whom he had never had a quarrel. He had probably been closely connected with from 20 to 25 architects. He did not think any of his building had been cheap building in order to reduce the cost ; they had built with mullioned windows, with leaded lights and half-timbered work, and that was not cheap. Every house had to be separately designed and they were very picturesque and an example of what might be done when the architect had a free hand.

Mr. LEVER added that he wanted to thank the Association for the honour they did him on the previous afternoon in electing him as one of the Honorary Fellows of the Association. He appreciated that honour very much, and would always do his best to deserve it.

Mr. VIVIAN moved a vote of thanks to Mr. Lever for presiding and for the splendid work he had already done in the direction of his garden village.

The vote was cordially accorded.

RURAL DEPOPULATION.

In the afternoon EARL CARRINGTON presided at a Conference on "Rural Depopulation." He said he had to congratulate the Garden City Association upon those gatherings and himself upon being chairman over such a large and important meeting as he saw before him. The business before them was to discuss rural depopulation. The discussion would be opened by Mr. Rider Haggard, whose name was known all over the Empire, and after that a resolution would be proposed by Mr. Winfrey.

MR. RIDER HAGGARD said : I do not think I can begin the few remarks I have to make better than by saying how glad we are all of us who are interested in Garden Cities and in that wider movement which has been characterised as "back to the land," to see Lord Carrington in the Chair this afternoon. He is well known as one of the few men in England who have really made large experiments in the direction of small holdings, and he is known also as one who has made them successfully. It is true, perhaps, that his land is particularly favourable to the experiment, but however this may be it is a great advantage that we should have here to preside over us one who so thoroughly understands the various aspects of this question as does Lord Carrington.

The subject, the discussion of which I am asked to inaugurate, is the large subject of Rural Depopulation, its cause and its cure. What is the cause of the depopulation which we all admit, and all see the evidences of around us ? I think if you look to the past you will find in the pages of history that the agricultural labourer has always, more or less, wished to come to cities, and actually there have been Acts of Parliament passed to prevent such migrations. But to come to our own time, it is only quite recently that he has been enabled to gratify his wish on any considerable scale. There was the lack of the means of transit, for instance, and the utter lack of knowledge as to whither he could go ! But within the last twenty or thirty years Board Schools have been at work and taught the agricultural class a good deal. They have learnt to know that in the great cities there are prospects, and therefore have taken advantage of these new facilities for transit and have migrated to cities. Now, what are the causes of this migration ? I say that first and foremost among these causes is the utter lack of prospect in the country. I have examined the conditions of 26 counties and in most of them, with the exception perhaps of some small places, such as the Isle of Axholme, the agricultural labourer has no prospect. As he began, so he must end. What does that mean ? Think how any one of us would like to know that what we are earning at 21 and 22 years of age is as much as we can hope to earn all our lives ; that there is no prospect before us but 40 or 50 years of monotonous constant toil, and at the end possibly the workhouse. None of us would like it, and most of us would try to escape from it to the city or anywhere else. Then there are the attractions of the city ; there is the gaiety, which appeals especially to women, and there is another thing in the

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country villages, and this is a point which particularly touches upon the discussion to-day—there is in many places a serious lack of housing accommodation, of cottages for the labourer to live in. I have visited many villages where I have seen houses absolutely falling down. It is customary to blame the landlord for that state of affairs—the poor landlord generally comes in for the blame—but the landlord is not as a rule a rich man, and it is almost impossible for him to erect cottages which, allowing only a small sum for the land, will bring in any interest on the capital invested. At any rate, the cottages are deficient, and if a young girl, perhaps from service, who has been used to the decencies and comforts of a good house, marries a young labourer who proposes to take her to a cottage of that kind, it is no wonder she says, “throw it up and go to the city.”

These then are the main causes of the exodus—the lack of prospects, the natural attractions of the towns, and in many instances the lack of suitable habitations for the people. Since I must be brief I will pass on without considering them more fully, and ask what is the result? I say deliberately that in some ways it indicates what it would be difficult to describe as any smaller thing than a breakdown of civilisation. Here you have within our cities a vast conglomeration of humanity in which you find some well-to-do and millions of poor living in a most wretched fashion, some of them with not even where to lay their heads. When I walked down here to-day I met man after man in the Edgware Road and elsewhere in tatters, with their feet showing through their boots, shivering in their worn clothes, poor wandering creatures who have come to the city, homeless, without prospect, with nothing to look forward to on this earth except the pauper's grave. They are one result of this aggregation in towns where only the best, the youngest, and strongest can thrive, and the old, the weak, the enfeebled by poverty, despair, and sickness must go under in the cruel competition of our modern world. That is the effect on the individual, but what are its effects upon the nation? Think! You have now only one-seventh of your population dwelling in the rural districts, the other six-sevenths are in the towns, where most of them live in the wretched fashion I have mentioned; where they are not well housed, where they are frequently out of work, where poverty is their constant companion. This six-sevenths are the parents of the majority of the future inhabitants of this island. Is that a state of affairs that you like to think is suffered by those who will produce and who are producing the children to carry on our race! And the children themselves, those children who should be in the free air of Heaven and in the green fields, herded in the slums and courts of cities! The effects must be tremendous; they must be disastrous; already they are very visible. They must end within two or three generations—to put it as lightly as I can—in the serious and possibly the fatal deterioration of our race.

These are the effects. Now, I will go to the question of cure. I confess I often ask myself, and it is a question to which I in my humble way I have given time and consideration for many years, I often ask myself, Is it possible to fight against this universal tendency of the age

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which afflicts not only our own but other European countries and almost all our colonies ? One does not like to be sanguine, and therefore I will only answer that a palliative is possible, and a palliative that in time may widen into a cure, and that palliative is the land of Britain and of her Empire beyond the seas. Now, I do not want to say that this establishment of small holdings—for that is what I am alluding to—is an easy thing in this land of England. It is not easy ; there are many difficulties in the way, especially upon heavy and cold lands, and in parts of the country where there is no experience to work on, but I do believe that it is possible. I believe that Lord Carrington could tell you from his own experience that it is possible, and I know from what I have seen in those examples which I have examined that it is possible. It can be done if only those can be found who are prepared and willing to cause it to be done. And what are the results when it is done ? Let me turn to another country. Last year, as a Commissioner from the British Government, I was investigating certain settlements of small holdings in the United States of America and there I saw on one of them a number of poor people who had been taken out of the vast cities, where the conditions are as cruel and hard as in our own, and settled upon the land. Most of these had gone to the land without a cent and are now doing well, having saved money. I inspected their children in their schools and never saw a healthier or happier set of children in my life. I believe that Parliament has now decided that in London and elsewhere in future necessitous children shall be fed in our schools. I do not want to enter into that question. I say every man with a heart must be glad to know that poor children will not go hungry, but at the same time I cannot help thinking it would be well if these children, instead of being fed out of the rates, were fed by their own parents upon the land of England. And I do not see, as I say, given the will, and given a still more important thing, the money, why that state of affairs should not be brought about in our own time. If that could be so, many tens of thousands of children who at the present time starve in body and dwindle in intellect in the cramped condition of cities would widen in both, would grow into healthy men and women on the land of England. One more point before I sit down. It is this : I have touched on the main outlines of a very large problem, but to-day as I understand it, our attention is being devoted more or less particularly to one branch of that problem—viz., the housing question. Now, I have mentioned already that it is very difficult indeed for owners of land, as things are at present, to build cottages, for the reason that cottages when built will not pay any interest, or very little. I have seen it again and again stated in the newspapers that a cottage can be built which will pay a fair return on interest at 4/- a week rent. I am not speaking for all England, but I speak for a good part of it, and I will tell you that the rural cottages do not command that sum ; on an average the rent is not more than 1/6 or 2/- a week. Therefore you have to face this problem, can you build such a cottage that at 2/- will pay some return on the capital invested ? I know Lord Carrington has built cottages for £150 each, but I consider that when everything is paid for, in the vast majority

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of cases £200 is as little as you can build a cottage for. What is the result of that state of affairs?—practically no cottages are now built in the villages. In my own district of East Anglia cottages are tumbling down, but nobody has got the capital to invest without return, therefore nobody builds. It is a most serious state of affairs, and unless something can be done it will, I am certain, tend to make this great evil of rural depopulation widen rapidly, like a river as it nears the sea. Now Garden City has been experimenting in the matter of building cottages and thereby has furnished much useful information, but I confess I do not think it has shown us, when you allow for everything, that you can build a cottage much under the figure I have mentioned. When everything is paid for you will find that the thing cannot be done. People will put up just enough dwellings for their dependents and servants and no more. Well, it is my idea that if you want decent houses built you must enable people to build their own. Wherever I have inspected small holdings I have found houses, sometimes uncommonly good houses, erected by small holders. If only people have land, and have it as their own, I believe that to a large extent they will soon solve the housing question for themselves. Now, that is all I am going to say this afternoon; not all I have to say, for the subject is a large one. Therefore I will conclude with this remark, which sums up all I have learnt, all I believe, and all that in my view is the truth of this matter, and it is that if you wish to solve the problem of the land in England you must move the people of England, or a considerable proportion of them, back to the land.

Mr. RICHARD WINFREY, M.P., moved the following resolution :—

That the problem of the depopulation in rural districts can be largely solved by the removal of manufacturing industries from crowded centres to garden cities and garden villages created on new areas; by the development of small holdings carried out on a systematic plan and in touch with facilities for co-operation; and generally by bringing manufacture and agriculture into closer contact.

He said he did not propose to deal with all the parts of the resolution, but merely to say a few words upon that part as to the development of small holdings carried on on a systematic plan. A remarkable feature of this depopulation was that it was going on almost as fast on the good land as on the indifferent land. If they took the whole of that area which he knew so well, from Wisbech to Boston, some of the finest, if not the finest, in England, the depopulation was almost as large as it is in the poorer lands of Norfolk and Suffolk. To some extent it was due to the improvement of machinery, there was no doubt. Those who occupy farms can get the work done by machinery and do not require the amount of labour that they did in former times. It was also due to the fact that the man who toils on the soil is a mere hired labourer, and he was not content with that position. Mr. Winfrey said he had travelled up to London with a labourer of 24 who told him that since he had left school he had been on a farm near Lowth as a horsekeeper, living with the foreman. He was two miles from the nearest village and eight miles from the nearest market town. He received £20 a year and 40 stones of bacon. He got up at 4 o'clock in summer and 5 o'clock in the winter to feed his horses, and while they

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were feeding had his breakfast of cold bacon. He went out at 6 o'clock in the summer and 7 o'clock in the winter, and had his lunch at 10 o'clock at the plough tail—cold bacon. He brought his horses home at 2 o'clock and fed them, and had his dinner of hot bacon. He afterwards went to the chaff-room and cut chaff for his horses. At 6.30 he went in to supper and had cold bacon. At 8 o'clock he went to bed. Five of them slept in one room. They had beef on Sundays, but the whole of the time he was there he never had a bit of mutton. They walked up to the village on Sundays and occasionally had a glass of beer at the public-house, and that was all the social intercourse they had. Only one newspaper came into the house, and that the foreman wanted. That was the kind of life calculated to drive men off the soil, and they must do something to give the men more interest in it. They had done a little but it was only as an example of what ought to be done throughout the length and breadth of the land. They had 720 acres of small holdings in Lincolnshire, and were now trying the experiment in Norfolk, while they hoped to start in Cambridgeshire in a few weeks. In Lincolnshire, where they had been at work twelve years, they had stopped depopulation. In the villages around Spalding, where the small holdings are situated, in the years 1881-1891 they had a depopulation of over 2,000 souls, and during the next ten years the number was only 56. They hoped the next ten years would show an increase. Public authorities should take up the matter. There were two corollaries to success. First they must have cottages, and if the men had the freehold they would put them up themselves. He was, however, not favourable to freehold; he preferred security of tenure under a local authority or association. If that failed then the State must take up the question of housing people; they could not expect speculators and land-owners to invest the money in that way. As another corollary there must be more co-operation than before. Although the Lincolnshire small holdings had been a success they would have been more successful with co-operation. He hoped those who believed in co-operation would preach it, and then they would have more joy in the work.

Mr. PERCY ALDEN, M.P., in seconding the resolution, said they owed a debt of gratitude not only to Lord Carrington but to Mr. Winfrey for the work they had done in this direction, and, of course, they did not forget Mr. Rider Haggard and the work he had done for the agricultural labourer. They were very, very glad to have him there to encourage them, and hoped he would continue to do what he had been doing in calling the attention of the people to this subject. It was seventeen years ago since his attention was called to the matter in a most forcible way. He went to live in East London and went one cold winter's morning to the Albert Dock to see the men taken on. A ship had come in overnight and he found about a thousand men waiting to be taken on—and work for a hundred only. The foreman came out and marked his men and distributed fifty places, and then the remainder fought for the other fifty; many had their coats torn off and their faces bleeding, and all that was for the sake of half a day's work. He addressed the men afterwards and tried to find out where they came from. Seventy-five had come up from the

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country, and over forty quite recently. He visited them the next morning and investigated into their condition. Most of them had come from the agricultural districts of Essex. He did what he could to get them back, but nearly always he had the answer from the farmer that he could not take more men, and if he could he had no cottages in which to house them. That state of things called for Government interference. If the Government was for anything, surely it was for that—to consider the interests of the agricultural community, the largest industry in England, and see how far it was possible to stop this flow from the country to the town. They were met largely in the interests of the Garden City, and one was glad to see that that enterprise was trying to do something in this direction, for not only would they take the factory and the labourer out of the city into the country, but they would establish around Garden City a number of small holdings. He hoped, if the experiment were a success, that the example would be followed in every part of the country. He had visited most of the experiments that had been made in this direction in various parts of the world, but there was nothing that interested him so much as the work which had been done in Denmark during the past few years. Not many poor people were found in Denmark, and the reason was because they had free access to the land. The agricultural labourer, if he saved only a small sum, could go to his Commune and borrow money and purchase land on which he could maintain himself. He would agree with the local authority being the owner, if they had security of tenure, but they need not quarrel about that; let those who believed in peasant proprietorship and those who believed in security of tenure work side by side. Those who had seen the prosperity of the Danish farmer could not help seeing that if the same thing were done in England there was no reason why we should not be equally successful. Last year the exports of Denmark were something like eighteen million pounds' worth of agricultural produce. Nearly all of that came to England—about sixteen millions. Why could not we produce that stuff in England? If we were going to do it it would be by the help of the tenant farmer or the small holder. That was how Denmark did it and we must give the same advantage as Denmark. There the peasant proprietor could send eggs to the sea port at the same price as the biggest farmer and get the same price for them. This was not possible here, because we had not gone so far in the direction of co-operation. We wanted a co-operation which would give the smallest man a fair return for his labour and a fair price for his produce.

Mr. MUNRO FERGUSON, M.P., said they were indebted to the Garden City Association for more than one cause. They had set an ideal of how the population should be housed and employed and they had given an exhibition of cheap cottages which attracted great attention to that very important subject. Anyone who had tried to deal with the equipment of the land must know that the housing question was at the root of a great deal of the progress that might be achieved. In some parts the buildings tended to depopulation by reason of the rooms being insufficient and in other parts because of their great cost. In Scotland the first was the chief difficulty and in England the second. In Scotland they found a farm

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servant at a pound a week living in a three-roomed house ; in England there was a smaller wage and a bigger house. They did not find at Letchworth a cheap house for everybody ; a cheap house varied according to the cost of material. There were many ways in which the cost might be reduced. Depopulation would be arrested in no one way ; it would be checked not merely by Garden Cities and small holdings ; in one place it would be by one means and in others by another. In all these ways we might co-operate.

Mr. St. LOE STRACHEY agreed that the problem could only be solved by approaching it in many different ways ; all of them would do good, but none had a monopoly. He had chiefly interested himself in the question of reducing the cost of construction of rural houses. He was asked to make a slight correction as to the Cottage Exhibition ; it was not arranged by the Association but by the Committee which took up the idea started in the *County Gentleman*. But nothing could have been done without the help of the Company and the Association, and it was quite right to say that the country owed a deep debt of gratitude to them. In every way they gave loyal and generous help, and they were especially indebted to Mr. Ralph Neville and Mr. Thomas Adams. He had long felt people could not live in the country unless they had something to live in, and therefore he desired to concentrate upon construction, to see if he could not discover some means by which rural housing might be cheapened. Under present conditions of cost the country could not be covered with suitable cottages, and it was to see the lowest price at which a cottage could be produced that the Exhibition was held. They were told that £150 cottages was an almost impossible ideal, but they offered prizes and no less than 100 cottages were put up, the majority of them being built for £150, and some for little over £100. It did not solve the problem, but it showed what could be done. The Chairman had built cottages at £150 before, but it was not widely known. He had that day received a letter from a firm of builders and architects in St. Louis, asking for particulars of the Exhibition. He hoped that some day they would see not only a £150 but a £100 cottage as a thoroughly practical thing.

Mr. C. R. BUXTON said that the Small Holdings Society had carried out rather elaborate inquiries in many parts of England wherever small holdings had been started and had discovered those districts in which holdings might be expected to thrive. With regard to housing it was said that houses did not pay because they did not return any interest on capital. But they were not put up by landowners as a separate commercial investment, but as part of the estate and of the wages paid to the men. Therefore they could not expect a commercial return. He was glad to see in the chair the President of the Board of Agriculture, because legislation to deal with this matter was wanted. They were not demanding State interference on any trivial or light ground, but because they had tremendous forces working against them and wanted the support of the State. They had against them the prejudice in favour of large estates and the desire to keep them for sporting purposes, and the opposition of the estate agents.

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Mr. FRED KNEE, Secretary of the Workmen's Housing Council, said not only did the farm labourer object to being a mere hired hand, but he must have some certainty that he could get a living out of the land. The best part of the resolution was that relating to co-operation, through which any success would be gained. Under the English Acts 42 houses only had been provided in the last 16 years, whereas under the Irish Acts 23,000 cottages had been erected in 23 years, and he hoped we might have something like that in this country.

An amendment was moved by Mr. WEBSTER, of the Social Democratic Federation, that the words after "areas" be omitted, and the following substituted:—"And by the abolition of monopoly in the possession of the land." Small holdings alone, he urged, would not touch the fringe of the question. The Garden City would do much to mitigate the evil, but only to mitigate it. The small holder stood no chance unless he had capital (Lord Carrington: "Oh, yes; he does"). Even given small holdings, the individual was largely under the control of the landowner, and until landlordism was swept away and the land was in the hands of the people they could not expect to do much.

Mr. DEAN seconded the motion. He said the English must try to get what the Irish already possessed in land purchase, without which they could not get a living.

Mr. C. B. SNELLING (Chelmsford) thought a family could be reared on four or five acres of land. He asked what Mr. Rider Haggard would consider a small holding.

Mr. RIDER HAGGARD: Take it as an average of 25 acres.

Madame TOOMEY, of Chigwell, thought there might be confusion between the Letchworth and Hampstead schemes.

Canon RAWNSLEY said there must be some compulsory powers given to the village communities of the municipalities to obtain land for cottages, because in some parts, the Lake District, for instance, it was impossible to obtain land. The Government should lend money cheaply to those who will build and look upon this as a national question. There was no chance of the average farmer co-operating because of the spirit of suspicion, which was only removed when he emigrated to one of the colonies. It was necessary to get the true home life and to teach the people of rural England the delights of country life.

Canon HORSLEY, representing Southwark Borough Council, as one who was born in the country and was never happy out of it, but worked in one of the worst parts of London, urged, in the name of God and for the sake of man, that those present should do all they could to prevent people coming to London. Life in London was ten times more monotonous than in the country; and he contrasted the life of the girl bundling up tram tickets with that of the maid at a farm.

On the amendment being put, 33 voted for it and 37 against; it was, therefore, lost. The majority of the meeting did not vote.

The resolution was then put and carried without opposition.

A vote of thanks to Lord Carrington and Mr. Rider Haggard was proposed by Sir Robert Hunter, seconded by Mr. Aneurin Williams, and heartily accorded.

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In the continued absence, through important business in the Courts, of Mr. Ralph Neville, K.C., Mr. H. D. Pearsall, M.Inst. C.E., a Director of First Garden City Limited, presided at the concluding conference on the Hampstead Garden Suburb scheme.

Mr. PEARSALL said the endeavour which Mrs. Barnett had initiated was one which would show London how to grow. The establishment of such settlements upon the edge of London would make a difference to London for generations to come.

PAPER BY MRS. BARNETT.

Perhaps the happiest times in the lives of parents is when their children are all gathered together. So this day must be a happy one to Mr. Ebenezer Howard and the Founders of the Garden City Association, for here to-day are the children of the movement, each healthy, each growing, each mutually appreciating the other. I, representing the youngest of the offspring, feel grateful at having been admitted into the family circle, for it is an evidence that the Hampstead Garden Suburb is now removed from the region of "hopes" and "may be's" into an enterprise of serious import. Until ten days ago we were a voluntary committee calling ourselves "The Garden Suburb Trust." Now we are a registered company, with Mr. Alfred Lyttelton as president. Sir Robert Hunter, Mr. Frank Debenham, Mr. Henry Vivian, Mr. Herbert Marnham, and myself as the Board of Directors, an Office, Bankers, Solicitors, Auditors, and a Secretary, who, by the way, is already a proved enthusiast for the cause. But just because we are now a Company and I am a Member of the Board, I am told that my words will have official weight, and that I must not pledge it to the impossible. Ah! well, I am going along the down-hill road of age now, but I have never yet found that the ideal need be the impossible. "Faith will still remove mountains," and the mountains of wrong conditions, of broken lives and degenerating characters, being there to be removed, it is only the faith that is needed. But to avoid mistakes, I will, with the Chairman's permission, speak to-day, not as a Director of the *Hampstead Garden Suburb Trust Limited*, but as plain Mrs. Barnett.

There is no necessity with this audience for me to dwell on the need of Housing reform. We are all here because we hold that view. We are all here because we have done something, or intend to do something towards making all cities "Garden Cities." We are all here because we have recognised the evils of the system under which the great mass of our fellow countrymen live, and we have met to encourage each other to strive after "a more excellent way."

The Garden Suburb Trust put out its hopes in a letter, which was last March issued to the Press, and which has been reprinted by the Board in

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the Prospectus which now, I hope, is in your hands. We wrote in that letter—

First.—We desire to do something to meet the *housing problem*, by putting within the reach of working people the opportunity of taking a cottage with a garden within a 2d. fare of Central London, and at a moderate rent. We have already evidence that the opportunity would be eagerly seized, and we believe that in cleaner air, with open space near to their doors, with gardens where the family labour would produce vegetables, fruit, and flowers, the people would develop a sense of home life, and an interest in nature which form the best security against the temptations of drink and gambling.

Secondly.—Our aim is that the new suburb may be *laid out as a whole* on an orderly plan. When various plots are disposed of to different builders, and each builder considers only his own interest, the result is what may be seen in the unsightly modern streets. Our hope is that every road may have its own characteristic, that small open spaces be within reach of every child and old person, that no house may darken or offend a neighbour's house, that the whole may be so grouped round central features and central buildings, and that from every part there shall be good views or glimpses of distant country. We believe that the successful example of such a plan of town development might take away some of the anxiety now caused by town extension.

Thirdly.—We desire to promote a *better understanding* between the members of the classes who form our nation. Our object, therefore, is not merely to provide houses for the industrial classes. We propose that some of the beautiful sites round the Heath should be let to wealthy persons who can afford to pay a large sum for their land, and to have extensive gardens. In other parts there will be houses with rents from £30 to £150 a year, so that every resident (the cottager paying from 7s. 6d. a week, and the richer people paying from £30 to £400 a year), may share in the church, the chapel, the public library, and the open space, not by forced, artificial methods, but as inhabitants of the Garden Suburb.

Fourthly.—We aim at *preserving natural beauty*. Hampstead Heath, by reason of the spacious views it offers, is a resource for Londoners which is yearly more appreciated. If the Eton College Estate, occupying, as it does, the foreground of the wide western view, is covered with the usual long narrow streets, or built over by block dwellings, much of this attraction will be lost. Our object is so to lay out the ground that every tree may be kept, hedgerows duly considered, and the foreground of the distant view be preserved, if not as open fields, yet as a gardened district, the buildings kept in harmony with the surroundings.

I would propose to group what I have to say under these four divisions :—

I.—*We desire to advance the solution of the Housing Problem.*

How much has been done towards solving the problem of the housing of the people, both the Statute Book and good memories can testify. Some of us can remember the reeking alleys where children were born but to die, where the decencies of life were impossible, where degradation was the normal condition of the inhabitants, and where to expect moral and spiritual progress was but to mock poor sunken humanity.

In 1873, before the passing of Cross's Act, I remember courts in White-chapel where the houses three and four stories high were so close together that people could shake hands out of their windows across the court, but they did not always shake hands.

I can recall alleys which, rotten with age, were so contaminated by years of filth that disease was never absent from such tainted spots, and where the death rate far exceeded the average. The realisation that in such places were the homes of the people of the richest nation of the world stung philanthropists, among whom are the ever to be honoured names of Lord Shaftesbury, Mr. Peabody, Sir Sydney Waterlow, and last, but by no means least, my friend Miss Octavia Hill, to consider what could and should be

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done ; and from their efforts grew the great Block system which, scattered over London and most of the large provincial towns, has without doubt done much to improve the condition of the people.

And now another ideal has been given to some of us, and a step forward is being made. Man and Nature have been divorced by King Civilisation. We of the Garden City Association are hoping to act as peacemakers, and bring again into union what "God has joined together" and "man has put asunder."

In the Garden Suburb every house, however small, will stand in a garden, which, as a rule, will be worked by the tenant himself, but sometimes, as in the case of clerks, women, or persons whose bread-winning employment takes all the daylight hours, it will be managed under a co-operative system to ensure common benefits.

Mr. Cadbury has found that "the average yield per garden of one-eighth of an acre per annum, after making allowance for all outgoings, proved to be 1s. 11d. each per week. This gives a return of £59 8s. 8d. an acre per annum. Thus the gardens, while providing healthful recreation to the cultivators, yield, as a result, a wholesome fruit and vegetable diet for the families free of all cost. This, it need not be pointed out, effects a very appreciable economy in the family budget."

Another point in connection with these gardens is well put by a writer in the *Economic Review*. He says :—

"There are $43\frac{1}{2}$ acres under cultivation, and at the ascertained average yield per acre of £59 8s. 8d. per annum, this gives a total of £2,585 7s. per annum. Under ordinary methods of farming the yield was previously less than £5 per acre per annum—that is, the total yield of the 77 acres which are at present opened out used to be about £385 per annum. Thus, at the present time, these 77 acres produce more than six times the value of their former produce, and, in addition, at the same time, house, under ideal conditions, a population of nearly two thousand people."

But, good as this is, it is for the children that I specially rejoice in the idea of the gardens.

"The cry of the children" has wrought many changes in the statute-book, and it is none the less influential if one knows from intimate friendship how many wrongs are endured without cries ; how many sins of social omission are borne in silence, as if they were by eternal laws the birthright of "the lower orders."

The children of our large towns—how one aches as one thinks of them ! Let us stand and watch them as they play in the noisy, dirty street. How stunted they are, ugly, half-washed, ill-nourished. It seems foolish to neglect the body, and thus make inadequate preparation for an adult life which must depend for its sustenance mainly on its physical strength.

"Look at those little chaps, how keen, alert, and independent ; but their imagination is dwarfed or their games would be otherwise."

"What is that game ?"

"Marble gambling."

"And this one which the girls seem to be enjoying ?"

"That is school, with an exaggerated use of the stick."

"And that—what can it be ?"

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“Ah! no wonder you are puzzled. That is father coming home drunk and abusing mother. Sometimes the actors play it through, to mother’s apparent injury, but on other occasions the next door neighbour is called in to interfere, or the imaginary policeman summoned.”

But when that game is translated into bigger girl’s fun it is perhaps most tragic. This is how the game was played the other night.

“This,” said two big girls, “is me and my lover”—and they walked down the room with entwined arms and clasped waists, illustrating many vulgar endearments. That ended, “This,” they said, “is me and my ’usband,” and they played a man roughly demanding service of the woman. “And now,” they continued, “this is father and mother,” and they commenced an imaginary fight, with screams and oaths. Oh! the pity of it! the horror of it in grim practice! the disgrace of it when considered as a game that amuses the young!

In imagination let us transplant those children into a garden, father working, mother watching, children helping, the land yielding with that generosity which under any climate seems to follow spade labour and personal interest. The pennies will not be needed for “sweeties” as the “goosgogs” are enjoyed; the pickles will give place to the lettuces; the hastily-obtained indigestible “relish” to the “vegetables we grewed,” and, which is worth more than all the material advances, the family will be able to take its pleasures together—the pleasure of preparing for, tending, watching, hoping, and wondering about “the kindly fruits of the earth,” which they will enjoy, and deserve to enjoy, “in due season.”

Too often to ignorant uncultivated minds the words “pleasure” and “excitement” are synonymous terms. We shall do no mean thing if we teach without preaching—that pleasure need not depend on excitement, and that “To be” instead of “To have,” is the root verb of joy.

Last night, at the dinner given to Mr. Ralph Neville, Canon Rawnsley wrote a verse of poetry which I will read to you now:

“No longer tubed, cabined, and confined,
We strive to make a happier human kind;
And once again, without the serpent’s coil,
We bring back Paradise for men who toil.”

II.—*Our aim is to lay out the Estate as a whole, believing that the successful working of such a plan of town development might be followed by municipalities, large landowners, and corporate bodies.*

Here Mrs. Barnett explained the map, showing the 80 acres of new open space shortly to be added to Hampstead Heath, around which some of the choicest sites of the estate lie which command beautiful and distant views, and therefore, it is hoped will produce large ground rents.

The positions of the church, the chapel, the library, the picture gallery and music rooms were indicated; as well as the schools, the bakery and washhouses, the open-air swimming bath, the allotments, the associated houses, the paying almshouses, the shops, the paddling pond, and other common provisions for the common weal.

These, she said, are some of our hopes, some only, not yet proposed and seconded and unanimously passed by the Board of Directors, but floating in

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our heads, or buried in our hearts, to be made facts or not according to the will of the public, for on being "adequately financed" depends the realisation of such hopes and the elevation of lives depending thereon.

III.—*We desire to promote a better understanding between the members of the classes who form our nation.*

On this aspect of the subject I feel specially able to speak, for to few people is it given, as it is to Canon Barnett and me, to know well and to be honoured by the friendship of so many persons of all classes of Society. We have aimed, and to a point we have succeeded, in making Toynbee Hall "the gathering place of souls," quite regardless of the Carlylean clothes of social position, age, means, sex, or education, and as we both enjoy this Society we often regret that so few share it, and that still to so many people of goodwill class distinctions are only class barriers, and that the poorer members of the community are considered only as people to be helped, and not as friends to be socially enjoyed. I do not wish to convey that I blame anyone for these "unhappy divisions." Distance is a terrible divider and the miles of dull houses in which the less wealthy usually live, are in themselves hardly suggestive of mutual hospitalities. But the loss is none the less deplorable and there is real danger in such division of classes.

For miles to the eastward of the metropolis stretch out mean streets; and on the west and north lie acres beyond acres of graceful homesteads. The inhabitants of London are no longer the inhabitants of one town. The classes are divided, and, ignorant of each other, suspicion grows. Suspecting each other, opportunities occur for distrusting each other and with distrust grows dislike, and after dislike comes active animosity. The thoughtful patriot, with the examples of Japan and Russia before his eyes, is bound to recognise that the strength of a nation against both internal and external foes is mutual trust, understanding, and respect. The soil of suspicion cannot produce the strong tree, in whose branches its people rest in happy security, or whose leaves heal the waters of international strife.

Our hope in the Hampstead Garden Suburb is to bring people of all classes into neighbourliness; each and all will be able to enjoy the beautiful scenery and fine air of Hampstead, and live together in the spirit of mutual helpfulness and kindly forbearance, breaking down class misunderstanding by degrees, not by artificial methods, but by the more simple means of a common interest; and the common interest in the Garden Suburb will be the time-honoured one of a garden, and the love of flowers and fruits and growing, changing things.

IV.—*We aim at preserving the natural beauty of the western view from the upper lands of Hampstead Heath.*

This may seem a matter of local interest only. But is it? A view which artists have painted and of which poets have sung, a view seen from a pine-clothed hill 460 feet above sea level, a view facing due west, and stretching over hill and dale until bounded by the Chiltern Hills. Often have I seen "the ribald and rude" hushed before that view, silence falling on loud laughers, and reverence and admiration dignifying even the least refined.

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Such a scene within five miles of Charing Cross the citizens of the wealthiest city in the world should cherish as one of its most valued possessions, but it is not safe yet. Gift money is still wanted for the 80 acres, and invested capital is still wanted for the Garden Suburb. If both are forthcoming, the Heath will still command a fair view. The eye will roam over waving trees and smiling gardens, diversified rather than marred by the gables and chimneys of the homes of those who are swiftly borne from their work by tube or tramway into pure air and agreeable surroundings.

And this brings me to the financial side of the subject. £130,000 are wanted, £70,000 have been informally promised. The Debentures will pay 4 per cent. from the time they are called up. The shares will pay a deferred 5 per cent., but though we want our money and want it quickly, we do not want it to the injury of our parent the Garden City nor to our brother the Co-partnership Association. No! we have taken *co-operation* not *competition* as our basis, and have united to aid each other. So, good listeners, you must solve our difficulty both by investing more, and by talking, talking, talking, till you get the ideas of "Garden Cities," "Garden Suburbs," "Co-partnership in Housing," to be the commonplace furniture of the commonplace man's mind.

How horrid it is to end a paper by talking of money! It will leave a metallic taste in my mouth and a metallic note in your ears. So I will break off sharply here. You must act about the money and we will work, and together we may take for our inspiration some words of Mazzini and Ruskin:—

Make of the family the Temple wherein you unite to work and sacrifice.—MAZZINI.

If men live like men indeed, their houses would be Temples. Temples which we should hardly dare to injure, and in which it would make us holy to be permitted to live.—MAZZINI.

To live is nothing, unless to live is to know Him by whom we live, and He is not to be known by marring His fair works, or blotting out the evidence of His influence upon His creatures.—RUSKIN.

MR. RIDER HAGGARD moved:—

That this meeting records its conviction of the necessity for the formation of Garden Suburbs as a means of securing the healthy development of London and other large towns.

The resolution, he said, expressed a very obvious truth. Whatever might be accomplished by Garden Cities, great towns would not cease to exist, with conditions which for many of the inhabitants were very wretched, and therefore it would be clear to many that by such means—those they had listened to—suburbs might be created within a reasonable radius which could be linked up with the cities where the work would be done. There was a point which should have weight with all, and that was the love of nature which would result from the contemplation of nature. How different many of them would be were they devoid of love for, and acquaintance with, country life, as was the fate of many of the dwellers in towns. In conclusion he begged to express his humble admiration of the work which Mrs. Barnett had done and was doing.

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SIR ROBERT HUNTER, in seconding, said the scheme was an eminently practical example of what might be done in the matter of new colonies and the manner in which population spreads round the centre and outward into the country. London, where these things were exhibited in an exaggerated way was the best example to take, and its growth in that respect was very remarkable. Greater London, which was roughly indicated by a square of 20 miles, contained about six million people and was growing rapidly, and the growth was the more rapid the further they got from the centre. Thus they saw that the City of London was decreasing in population, the County of London was increasing at a less rate than formerly, and then when they came to the fringe there was an increase each decade of about 50 per cent. But even outside that there was a continual and rapid growth. That being so, the formation of suburbs on correct principles was of the utmost importance. It was a solution of that for which they were promoting that suburb. Mr. Charles Booth said they must improve the means of traction and take the people out of the centre of London. Assuming that were correct, how important it became that the places to which they were taken were places where it was worth while taking them. Of what was the use landing a man in a place which reminded him of the place he came from—and in some respects unfavourably? It was not only a question which affected the artisan and the working man. There was a large class which had as much to be considered, and in some respects more to be considered. There was that very large class of those who are, generally speaking, termed clerks. They were bound to keep up an appearance, and they had their own ideas of respectability. They received from £100 to £250 a year—no large sum on which to bring up a family and observe the decorum of life as it presented itself to them. It was important for them that they should be provided with an attractive place of residence. It was proposed to allocate a considerable proportion of the Hampstead Suburb to houses which would let at £30 a year. It would be not a mere congregation of houses without any plan, but laid out on one plan, where representatives of all classes could meet together. They hoped, if this plan succeeded, it would be followed by many others, and that intellectual municipalities would back it up, and there was no reason why they should not undertake the work on the Garden City system instead of trying to get as many people as they could upon the acre. Our towns in themselves were a thing which the nation might be proud of; they were evidence of our activity, enterprise, and energy; and there was no reason why their development should not be in a right way to enable the towns to grow and increase and at the same time provide agreeable homes for those who work in them.

Canon RAWNSLEY said Mrs. Barnett's joy must lie in doing the work, but he would congratulate the scheme in getting her to run it for them. He was encouraged to think how unanimous they had been and how large meetings they had had. It was schemes such as they had heard about which were to cure the gangrene of modern civilisation. The death rate of England and Wales was 16.2 a thousand, of Liverpool 22, of Port Sunlight 9, and of Bournville 8.9. The infant mortality of Macclesfield

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was 250, of Shoreditch 197, but at Bournville it was reduced to 68. When he saw the inhabitants of their crowded cities he felt they could no longer afford to keep man apart from nature. The churches should make it part and parcel of their Gospel, and they should have in the cause some of the enthusiasm which in the past few weeks had been expended on the question whether the Catechism should be taught in schools. He would like to see in the Catechism, thou shalt not steal—steal air or sun ; and when he saw thou shalt not kill, he thought of the people who owned the ground rents.

Mr. T. W. GREENWOOD (Manchester) disagreed with the word "suburb," painting a gloomy picture of what the word conveyed to him. He said the scheme did not provide for the working classes, as the lowest rent was 7/6, which the workman could not afford to pay.

A WORKING MAN, who said he intended living at the suburb, asked if the railway would be more central ; he had nothing but praise for the scheme. As to the speaker who had just sat down, the working man was paying much more in the part of London where he now had to live ; he was paying 10/- a week for much poorer accommodation.

Mr. PEARSALL said suburbs were not the best way of extending a town, but the question could not be solved in one direction only, and there was no doubt that for many years London would insist upon growing. Therefore they must take pains that it grew well instead of ill. It was remarkable that this would be the only part of London which has been laid out beforehand ; other parts had been laid out by landowners with the object of bringing in the largest amount of ground rent. This was the only part laid out for the public benefit. He hoped and believed it would have many successors. Even there there would be 3,000 people, and they would have each year 100 deaths less than if they were living in the slums of London, and if 100 less deaths how much less sickness !

Mrs. BARNETT said she had only to say, "Please give up calling this Mrs. Barnett's scheme." It was now the Hampstead Garden Suburb Trust Ltd., and they must forget that she had anything to do with it. As to the point raised as to the station, she was sure the questioner, when he got out of Whitechapel, would find that the walk was not a trouble but a pleasure.

The motion was carried unanimously, as were votes of thanks to Mrs. Barnett and the Chairman.

Mr. THOMAS ADAMS said they had been very desirous of avoiding any appeals for support, but there was one object which was common to all the Conferences, and that was the Garden City Association. The Association was the parent body which recognised not only Letchworth and Hampstead, but endeavoured to get public interest and support for all such undertakings. It incurred much expense in bringing these schemes to the notice of the public and if they had found that day any instruction or had any interest in the proceedings which had taken place, he asked them at least to join the Association, and if in addition they took shares in one or other of the enterprises they would be assisting in a great work.

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The evening previous to the conference Mr. JUSTICE NEVILLE, Chairman of the Association, was entertained to dinner by members and friends of the Garden City Association, over whom LORD JUSTICE FLETCHER MOULTON presided.

A long list of apologies having been read, to Mr. Justice Neville,

The CHAIRMAN said : We have now come to the serious part of the business of the evening, which has been entrusted to my hands. Your Secretary, with laudable perseverance, has been urging me to commence my speech by a doleful recital of a long string of apologies. Those apologies, I admit, do great honour to the guest whose health I am about to propose, because they show that although the busy time from both the Parliamentary and social point of view has prevented this long list of guests who would have done him honour from coming here, yet it is a list which would give no special pleasure to anybody but myself. When I glance down the list of names I feel I am a lucky man, because all or any of them would have deprived me of the pleasure I shall have of proposing the health of your chairman and my friend, Mr. Ralph Neville (applause). I assure you, accustomed as I am to public speaking, and loathing it with an intensity proportionate to the use I have been obliged to make of it, nothing can prevent my task to-night giving me genuine enjoyment (applause). I know vast numbers of scientific men, and I am taken into the corners of the laboratories and shown prize microbes. They are engaged in what they call, in bated voice, scientific research. And I thank them for it. But I am bound to say that there is no scientific research which appeals to me as closely as the practical research in which this society is engaged. I put the two together because alike they depend not on the chemistry of dead things but on the biology of living organisms. Anything can be made to exist by a sufficiently lavish expenditure of money and the judicious selection of patrons, but the object of this society is not to keep in existence something that is dead or only lives by a struggle an exotic existence. It is to introduce a new plant which is to take root, grow, and multiply, and become a permanent inhabitant of our realm ; which is going to be in the future a recognised source of health in the community which commercial and national success are accumulating in enormous numbers, by dealing with the science of live things. Respecting your efforts in that way I ask myself, what are those conditions of success ? Well, I think the first condition of success is that you should have a wise leader. I think there are some people who think that legislation can do everything. I believe it was reported that Mr. Gladstone in his heart believed that the House of Commons could do everything but make a man into a woman, or *vice versa*, and I believe he acted conscientiously up to that belief to the end of his life. But we know better than that, and we know that in order to succeed you must go in absolute accordance with those conditions of life which surround you, and therefore wise guidance is the first essential of success. And to pilot a ship in such unexplored waters is no slight matter. You must be not only a business man, but you must

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be a man of imagination, and a business man with imagination, who is also honest, is one of those things we are inclined to put in a museum when we find him (laughter). You must have more. You must have a sound knowledge of those laws which in the background override all social and business questions : the inexorable laws of cause and effect, which are so trying to learn, and which you are so apt to consider merely theoretical considerations, and which turn out to be right at the moment you least desire it. In your Chairman you have a man exceptionally fitted for all these requirements (applause). I cannot tell you whether he is more eminent in ability or in character—he is pre-eminent in both (applause). He has been engaged in many departments of life. I have known him in the House, I have known him at the Bar, and you all have known him in the practical life which is connected with your undertaking. And I can challenge anyone to name one who can bring more varied qualities in the successful performance of the task he has undertaken than your Chairman, Mr. Ralph Neville (applause). As to business experience, he has known more business failures than any of you have ever heard of. He has investigated them as a student of anatomy investigates the human frame—by vivisection after death (laughter)—the only way in which you can get a sound knowledge in anatomy. He is a recognised authority on all those branches of social and economic science of which you are trying to make a new application, and at the same time he has that enthusiasm and that wisdom without which all the rest would be worse than useless. Remember, although you want the consideration of great ideas success belongs to rightly managing details. You do not want the haste of enthusiasm or the indifference of neglect in anything if you are going to succeed.

What is required is attention to detail. In your Chairman you have got all these. By what sorcery you won a man engaged in the most lucrative branch of the most lucrative of professions, stinted of leisure, to give up what spare time he has to you, I do not know. There is a mystery I cannot understand, but you have got him—and for heaven's sake keep him (applause). And if this assembly of his warm friends will do anything of the slightest towards keeping him, you and I have spent the most useful evening of our lives (applause). And lest he should reflect and see how valuable is the gift he is giving you gratis, and think better of it from a worldly point of view, I will cut short my speech and propose the toast of Mr. Ralph Neville (applause).

The toast was drunk with much enthusiasm, and Mr. NEVILLE was warmly applauded on rising to respond.

He said : I need hardly say that it is a great gratification to me to meet you all to-night under the circumstances in which I stand here. I have been overwhelmed by the kind words in which the Chairman has proposed my health and its kind acceptance by the company generally. But I must say that I have an uncomfortable sense of being in a false position, because I find myself surrounded by friends, many of whom have done at least as much and some of them more—(“no, no”)—than I have been able to do myself in forwarding this movement. We are a band of men and

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women joined together for the purpose of making a fierce fight against the evils of overcrowding and the evils resulting from the depopulation of the country. It is now but a few years since we met, a few of us, and none of us of very great eminence, in a small room in Chancery Lane, and determined to essay the introduction and propagation of the idea that Mr. Ebenezer Howard had given to us in his book—(hear, hear)—and I must confess that though I started with enthusiasm on the subject, though I felt that the idea was a sound one, which could be given effect to, I had no idea we should have made the way and obtained the influence in the country which I think we have undoubtedly obtained to-day (hear, hear). I have long felt, and particularly during the last few years more strongly than ever, how much the enjoyment of the comforts and the luxuries which our civilisation gives us is marred by the knowledge that what brings us so much pleasure and opportunity is the cause of physical deterioration and degradation and misery to thousands of our fellow countrymen. It is a feeling which is getting more widely spread in the country that the existing state of affairs cannot be allowed to continue; that we must all of us be up and doing, and that we must see that the civilisation which has done so much for some of us should no longer grind the multitudes that are under its heel. Our Association deals with the physical aspect of the case. I don't mean for a moment to put the physical aspect first in importance. I do not say that the ultimate end is not moral and spiritual advance and recovery, but it must have first place in time, because unless you have such a state of affairs as to enable your population to attain sound physical development all efforts to bring about moral, spiritual, and intellectual reform will fail. We are undoubtedly beginning at the right end. We are endeavouring to lay the foundation stones upon which all future progress must be founded. Now our particular aim is to show how mechanical industry can be carried on under conditions which allow the healthy physical development not only of the men engaged in it but of their wives, and most important of all, of their children (applause). I know that many look forward to the day when by some means or other the advance of our country will diverge from its present lines and we shall all return to Arcadian simplicity, with our ploughs and pruning hooks, and leave machinery alone. I, on the other hand, am convinced that what we are going through is the result, and the inevitable result, of our civilisation, and I do not feel any hope that the population will revert from the advance of the last half-century. We must therefore discover some means of carrying on our mechanical industries under healthy conditions, or we shall go under. More and more will mechanical industry absorb all that is best and brightest among our young men and women, and therefore we have set ourselves the task of pointing out to the country at large that it is not impossible to carry on industries under better conditions, and that nine-tenths of the evils which we suffer from at the present time are unnecessary evils, resulting from a stupid system which might be done away with by proper foresight and organisation. I am delighted to think that even in its short existence the Garden City Association has already been prolific. It has produced

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two notable schemes : the first of them is the one with which you are all acquainted, and which is under the able management, or at any rate supervision, of Mrs. Barnett (applause). When Mrs. Barnett some time ago first disclosed to me her proposal with regard to the Garden Suburb I was satisfied that she had undertaken a scheme which was bound to succeed, and I am glad to think, as I do, that her days of trial and difficulty are to a large extent over, and that she will be able to tell me that my forecast was right and that the success I anticipated is in full course of being realised. It is a scheme of extreme importance. Its object is the application of the principles of the Association to the development of the suburbs of great towns, and a more useful object than that it would be hard to conceive. If only the surrounding districts of London could be dealt with on the lines on which the Garden Suburb is proposed to be developed, a considerable proportion of the evils resulting from the enormous and growing size of our great towns would be put an end to. But after all, she, I am sure, will agree with me that great and important as that work is, great as were the difficulties she had to face, we who are more immediately connected with the Letchworth Garden City scheme have undertaken a still greater task and have a proportionately greater difficulty to overcome, but our reward will be, if we succeed, as we shall succeed, even greater than that which will be enjoyed by those engaged in the Garden Suburb plan. I want to see our principles spread in every direction and I rejoice to see their application to the immediate vicinity of London. But when all is done that can be done for the purpose of turning this great city into something like a reasonable place for the working classes and those engaged in mechanical industries to live in, it will be impossible ever to overcome entirely the evils resulting from its unmanageable size. The tendency for population to attract population is so strong that unless a serious effort is made to check it, London will continue its growth and every year we shall be further and further away from the country and more and more confronted with the difficulty of housing the working classes. By our project of Garden Cities we hope to check the unwieldy growth of great towns, notably London. We did not invent the movement of which we are trying to take advantage. Before Mr. Howard's book was published, or very shortly afterwards, the idea became widely spread that under modern conditions London was not the natural home for mechanical industries which were and are being carried on in it, and individual manufacturers had indicated a desire—and put it into practice, some of them—to take their works from London and place them in the country. The idea of our Association was to take advantage of this natural movement on the part of manufacturers, but they foresaw that if it was to remain without organisation and be left to each individual manufacturer, it would not be conducted upon any definite plan, and in the place where the works were taken the evils of London would be repeated. It appeared to us that the important thing was to see that the lack of organisation which had led to disaster in the past should not recur, but that the opportunity should be given for those who are leaving London to come to an orderly and properly-organised

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town. The application of the general law of land tenure to city life, leaving each landowner to do the best for himself, has led to the enormous increase in the value of land and increased the difficulty of improvement. The idea at Letchworth and that of Mr. Howard was that the purchase and laying out of the site of the town and its environs should be undertaken before ever the town was built, so that the evils which have resulted from appreciation in value should be avoided, and that in future the value which the population create by their presence in the town should be turned to their own advantage and not to the advantage of anyone else. The idea appeared to me when I first saw it suggested in Mr. Howard's book as a perfectly practical and reasonable method of dealing with the difficulty ; and although when I first started to help the work I was looked upon as a faddist and laughed at by my friends, who thought I had gone mad, now there are few who do not see that it is founded on sound principles and practical and workable ideas. The advantage we propose from the organised and methodical building of a town is not from our point of view confined to those engaged in mechanical industry: but it seems to us that the only way in which you can successfully attempt to get the people back to the land, to increase the prospects of agriculture and ensure that a larger proportion of the population shall be engaged in agricultural pursuits, is by spreading your mechanical industries upon the land. A great deal of the agricultural produce which is consumed in this country comes from abroad and to a great extent supplants native production because of the inaccessibility of the markets. In some seasons in Kent the fruit growers will allow their crops to rot because it does not pay to pick them and send them to the London market. If you remove your industrial population and spread your mechanical industries in groups in reasonably-sized towns surrounded by an agricultural belt, more hands will be employed upon the land, and so we say our scheme deals with both things at one and the same time—not only stops overcrowding but re-peoples the country. The town is inhabited by people engaged in mechanical industries and those in the agricultural belt who are engaged in producing agricultural products have new markets provided for them (applause). I think we have now, by the work which we have already done at Letchworth, shown that at all events with regard to that Garden City the work is a practical and progressive work, that it only wants a little faith—and, I am sorry to say, a good deal of money also—to carry it from its present stage to perfect success. I don't know whether many of you have recently visited the Garden City at Letchworth, but I think if you have not been there for some months you would be quite surprised to see the advance which has been made since you were there last. I myself, going after an interval of some months, was pleased and surprised to see the great change in the appearance of the place since my last visit (hear, hear). If you compare the life of the men engaged in mechanical industries in Letchworth with the same life in London, you see that at Letchworth the working man is provided with land on which he can work in his leisure time and he is housed within immediate reach of the factory in which he works, and as soon as his daily quota of labour in the factory is finished he is in a few minutes at his home, and there he is

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able to enjoy himself in the open air, either in the cultivation of the land or in outdoor amusements, as he is inclined. When you compare that with the life of the man doing similar work in a great town you see an enormous difference. There are no long journeys occupying the greater part of a man's leisure to and from his work, no slums in which his only resort for amusement and recreation is the public-house. You find him saved from all that and given every opportunity to maintain his health and strength for his daily life. Think of the difference of life in a place like Letchworth and in the crowded streets of cities! Now both of the schemes I have mentioned have sprung from the Garden City Association. They are both of them healthy bantlings, and the only drawback is that they both of them want a great deal of sustentation. They must have a great deal to enable them to grow. We are perfectly confident that if you give us the means to carry on the work you will soon have not only the satisfaction of seeing these two concerns satisfactorily at work, but the examples once exhibited, you will have Garden Cities and Garden Suburbs springing up all over the country (applause). Now, ladies and gentlemen, we are showing these examples, and we are quite sure that the public will provide the financial support which is necessary to enable us to do it satisfactorily. I can only once more thank you very heartily for the exceedingly kind way in which you have been so good as to recognise my quite unworthy efforts ("no, no") in forwarding this great cause, which we all have so nearly at heart (loud applause).

Mr. G. MONTAGU HARRIS, as the outgoing Chairman of the Executive of the Association, proposed the toast of "The Visitors." He said they hoped that they would be able shortly to welcome them all as members. They particularly welcomed those who had come from other countries. Their visitors represented nearly every corner of the world and almost every interest. If they were to select someone from each aspect of reform which came into connection with this movement there would be a very long list of people to reply to the toast. One of those who would reply was Mr. Reginald Harrison, F.R.C.S., and everyone recognised that the interest of medical men in the scheme was altruistic, because if the scheme succeeded their occupation would be nearly gone (laughter). Medical men recognised the importance of prevention as well as cure, and that they saw this movement tended in that direction was proved by the number of them who were connected with the Association. Those who knew Mr. Harrison's work at Liverpool knew how well qualified he was to speak on the subject. The other speaker would be Mr. Henry Vivian, M.P. Mr. Harris alluded to the non-political aspect of the Association, remarking that this was emphasised by the presence of Lord Justice Fletcher Moulton in the chair. They were, however, all glad to see Mr. Vivian in the House of Commons, for he represented a view of politics which appealed strongly to them (applause). His experience of the housing question had been of the utmost value to the Association, and although the movement was concerned not merely with physical improvement but mental and moral improvement, and although it was wide-embracing, housing reform was the first and essential aim of the Association. In this matter Mr.

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Vivian, more than anyone else, perhaps, would be able to assist with real advice and practical support (applause).

Mr. HARRISON said the medical profession hailed with the greatest possible satisfaction any movement which tended to make life happier, larger, and healthier. The highest degree of human misery and wretchedness would be found in London and the large cities, and only those acquainted with slum work could fully recognise the amount of moral and physical suffering and degradation which it entailed. It was a serious charge that in a country like this, which still contained plenty of unoccupied land, in London alone over 726,000 people, or 16 per cent. of the population, are living more than two in a room, and that in other places it was worse. Mr. Harrison mentioned the model town of Hygeia, planned by Sir B. W. Richardson on similar lines to those of the Association, quoting some interesting portions of the author's description, and heartily wished the movement success.

Mr. VIVIAN said every one of the visitors would join in all that had been said by way of compliment and appreciation of the splendid work done by Mr. Neville. Speaking for the Hampstead Suburb Trust, the Ealing Tenants, and the Garden City Tenants, they fully appreciated the help he had afforded them. The scheme of the Association was the greatest experiment of the day in attempting to prevent the growth of towns in the old haphazard way, and the result of its work should be the creation of a new school of thought that would persistently and regularly apply itself to the science of town development. The value of the work was not to be measured by that which appeared on the surface at Letchworth; this was small when compared with the ideas that that experiment had stimulated, not only in our own country but all over the world. They should not regard the actual bricks and mortar or the roads as the real return on the money. The scheme was sound Liberalism, and also sound Conservatism. He was not sure that it would not have an important effect upon the life of London itself. If they could carry out some of the recommendations of the Commission on Traffic and have some main thoroughfares running from the centre for thirty or more miles into the country, London might be made a healthy city. He had been trying in the House to get the Army Estimates cut down, and he would like to hand some of that forty millions increased expenditure on warlike objects over to the Association (applause). He could never understand why a man was called a patriot who was willing to die on the battlefield but not if he was prepared to live for his country, which demanded quite as high qualities and took longer doing (hear, hear). The work of the Association appealed to the highest and best side of our nature, and it must have a great future before it.

In proposing the toast of "The Garden City Movement," Mr. RIDER HAGGARD said that the problem of overcrowding was to his mind one of the greatest and most ugly problems of civilisation. The Chairman had remarked that it was due to commercial and national success, and if so, from one point of view it would have been better if we had met with a little less commercial success. For what did it mean? Our cities covered a small area of ground, and in that area a certain number of people were

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living in luxury, a certain number living in comfort, and a certain number living as best they could, and below these thousands and tens of thousands and hundreds of thousands, he might almost say millions, living in misery, living as they in the country would not let their cattle live—crowded into slums, crowded into single rooms, men, women, and children together. He had been much touched by a story which was told him in America of a child in New York, who, when offered a framed text to hang on the wall, replied, "It's no use to us, we haven't got no wall ; we live in the middle of the room." What did that mean to the little one growing up under such conditions ? What did it mean to the parents ? What did it mean to the race ? It was proposed by some to remedy this evil by abolishing slums and erecting new houses, but what was the use of abolishing slums without dealing with the people who lived there ? Was it better for the children to play upon the staircase than in the streets ? There was only one cure—to create new towns and new suburbs outside of the old towns where the people swarm, and where it is not healthy to rear children who in the days to come would be the support of the State. Mr. Howard's well-known book was the first practical step which led to the creation of a Garden City. In the last five years that idea had made wonderful progress. The population at Letchworth had risen from 400 to nearly 1,500. There were nearly 300 houses and 100 more were required. Every facility was provided and several factories had started, while about 500 men were employed at different occupations. That was a great advance to have come about in a few years. Towards the Hampstead scheme also sixty out of a hundred and twenty thousand pounds needed had been promised. Mr. Cory was developing 200 acres near Cardiff as a Garden Village for the use of artisans and clerks, and Mr. Napier Miles was developing an estate on Garden City lines at Avonmouth Dock. Branches had been formed in many large provincial cities, and the movement was spreading in Germany, Belgium, and the United States. Surely that was a record of which they might be proud ! He hoped that the public would come forward and give every assistance to the scheme. It would be obvious to them all that if public confidence was to be secured this first experiment ought to prove a complete success, and that could not be done without sufficient money. There were many rich men in the country and he hoped they would come forward to help to bring about so desirable an end.

Mr. ANEURIN WILLIAMS, replying for the First Garden City Company, said they did claim that, in the two years they had been dealing with the estate, they had proved something very well worth proving. The idea in Mr. Howard's book was very valuable and many of them had great faith in it, but after all that was only a question of argument. At Letchworth they had been actually dealing with the land for two years, and in that time had absolutely proved the practicability of the idea, not only in some remote and modified form, not only in developing the outlying parts of growing towns, but to the full extent of being able to take agricultural land, right away from an existing population, and establish there a live industrial town (applause). That was no small thing. The

REPORT OF CONFERENCE

progress of the last three months had been very satisfactory, and there had been one new house started every day, entirely changing the appearance of the place. About five miles of road had been made and the sewers, water, and gas had been laid on, about £50,000 having been spent on these and other work. In addition, there were about 400 houses built, and being built, upon which others than the Company had spent over £100,000. He especially mentioned the work of the Garden City Tenants, Ltd., in providing dwelling houses, and commended their scheme. Shops were being built, and about ten more were going up shortly; about 140 of the "Unemployed" were at work there. They had also increased the number of small holdings. All this had been done with very limited resources. If they had had what they ought to have had—a quarter of a million of money to start with—they would have done in two years as much as they would actually be able to do in three. The Company ought to have been able to buy the land out and out and build a fair number of houses for a nucleus. At the present time he was told 300 men were walking backwards and forwards who worked on the estate and might be housed there if there were cottages to accommodate them. Mr. WILLIAMS concluded by mentioning that at the Annual Meeting of the Association that afternoon, the Association had elected its first four Honorary Fellows—Mr. Howard, Mr. Neville, Mr. Cadbury, and Mr. Lever (applause).

Mrs. BARNETT, for the Hampstead Suburb Trust, said Mr. Neville was the first helper to come to her and encourage her in her work. His advice had been of the utmost value to them and was largely responsible for their progress. She looked upon him as the leader of the movement and one of the class of men of whom England wanted more. Mrs. Barnett humorously described her first visit to Letchworth in the initial stages of the work and the contrast between her ideal and the real. She hoped that the capitalists and the people with small means would not keep the world waiting too long to see the triumph of the movement. She hoped all the members of the Association would assist in that end.

Canon RAWNSLEY said if they taught the principles of the Association they would enable the children yet unborn to understand the meaning of the poets who were in touch with nature. They felt they were working for a great cause. "What joy could a labourer have in his work when he lived and worked in the slums of London? A man must have joy in his work to do good work, and they wanted to make this land of ours a happier place for the working man to dwell in. He looked forward to the time when

No longer tubed, cribb'd, cabin'd and confined
We strive to make a happier human kind;
And once again, without the serpent's coil,
We bring back Paradise for men who toil.

M. BENOIT-LEVY, Secretary of the Association des Cités Jardins, congratulated the Association on the work it had been able to accomplish. It was influencing not only England but the whole world. He gave particulars of the rapid rise of the work in France and Italy, describing

REPORT OF DINNER

the Garden Village of Montpellier, and the proposal to establish a Garden Suburb around Rome. Money was needed for the Association, but they should have no difficulty in obtaining it. If some of the money given to charity were spent in this direction it would lessen the need for charity. He had followed the movement with great interest, and he emphasised what he heard Mr. Howard say some time ago was one of the necessary things—they must concentrate on this work. It was a great honour to the British nation to have started this movement; other nations would look upon the United Kingdom as the Kingdom of the Garden City, and upon Mr. Howard as the father of all the Garden City Associations of the world (applause).

Mr. HERBERT WARREN proposed the health of the Chairman, expressing the great debt under which he had placed them all by presiding. He mentioned some of the high honours which had fallen to him, in his distinguished career, and the high office which he now filled. In honouring him they were honouring one whom they delighted to honour (applause). They were grateful also for the way he had spoken of Mr. Neville, and because he had become a Vice-President of the Association (applause).

In reply the CHAIRMAN said it was quite unnecessary to do him the honour of proposing his health in that kind way, for the favour had been to him and not to them. It was always the greatest pleasure to him to be associated in any way in doing honour to their guest of that evening, and it was a great honour and pleasure to be associated with that great scheme. He had had great pleasure in hearing a series of most interesting speeches. He was bound to say that a great deal of his wonderment as to their rapid success had been taken off by their method of securing adherents (laughter), and he hoped Mr. Warren would have a long string of victims.

During the evening songs were sung by Miss Edith Clegg.

*This Prospectus has been filed with the Registrar of Joint Stock Companies
in accordance with the Companies Act, 1900.*

First Garden City Limited.

Incorporated under the Companies Acts, 1862 to 1900, as a Company
Limited by Shares.

Share Capital - - £300,000.

Divided into 59,400 Ordinary Shares of £5 each, and
3,000 Ordinary Shares of £1 each.

Issue of 32,848 Ordinary Shares of £5 each,

BEING BALANCE OF £5 SHARES.

Payable in full, or 10s. on application, 40s. on allotment ; and balance in two
calls of 25s. each, at intervals of not less than two months.

Directors.

THE RIGHT HONOURABLE LORD BRASSEY, K.C.B., 4, Great George Street,
Westminster, London, S.W.

COLONEL F. S. BOWRING, C.B., R.E., 6, Nevill Park, Tunbridge Wells.

EDWARD CADBURY, Esq., Manufacturer, Bournville, Birmingham.

REGINALD R. CORY, Esq., Colliery Proprietor, Duffryn, near Cardiff.

HENRY B. HARRIS, Esq., Solicitor, 37, Kensington Square, London, W.

EBENEZER HOWARD, Esq., Author of "Garden Cities of To-morrow,"
Norton Way, Letchworth, Herts.

T. H. W. IDRIS, Esq., M.P., J.P., L.C.C., Manufacturer, Pratt Street, Camden
Town, London, N.W.

HOWARD D. PEARSALL, Esq., M. Inst. C.E., 21, Parliament Hill, London,
N.W.

FRANKLIN THOMASSON, Esq., M.P., J.P., Cotton Spinner, 36, Gloucester
Square, London, W.

ANEURIN WILLIAMS, Esq., Barrister-at-law, Wheelside, Hindhead, Haslemere.

Bankers.

LONDON, CITY & MIDLAND BANK, Limited, 100 & 101, Fore Street,
London, E.C., also at Letchworth.

Solicitors.

BALDERSTON & WARRENS, 32, Bedford Row, London, W.C.,
Baldock and Letchworth, Herts.

Auditors.

W. B. PEAT & Co., Chartered Accountants, 11, Ironmonger Lane, London, E.C.

Consulting Engineers.

Water, Sewage, and Roads—G. R. STRACHAN, M. Inst. C.E., 9, Victoria
Street, London, S.W.

Railway Construction—PARRY & BIDDER, M. Inst. C.E., 13, Victoria Street,
London, S.W.

Gas—CHAS. HUNT, M. Inst. C.E., 15, Victoria Street, London, S.W.

Consulting Architects.

BARRY PARKER AND RAYMOND UNWIN, Baldock, Herts.

Estate Agent.

W. H. GAUNT, Estate Office, Letchworth, Herts.

Registered Offices.

326A, HIGH HOLBORN, LONDON, W.C.

This Form must be sent ENTIRE together with Cheque for amount payable, to the Company's Bankers, THE LONDON CITY AND MIDLAND BANK LTD., 100-101, Fore Street, London, E.C.

No.

First Garden City Ltd.

CAPITAL = = = = **£300,000,**

Divided into 59,400 Shares of £5 each, and 3,000 Shares of £1 each.

Issue of 32,848 SHARES of £5 Each.

Being balance of £5 Shares.

FORM OF APPLICATION FOR SHARES.

To the Directors, FIRST GARDEN CITY LIMITED, 326a, High Holborn, London, W.C.

GENTLEMEN,

Having paid to the Company's Bankers the sum of

....., being

(1) payment in full
(2) a deposit of 10s. per Share } on application for.....

Ordinary Shares of £5 each in the above-named Company, I hereby request you to allot me that number of Shares, upon the terms of the prospectus of the Company dated the 11th of June, 1906, and I agree to accept the same or any smaller number that may be allotted to me, and I agree to make the remaining payments in respect thereof in accordance with the said Prospectus; and I authorise you to register me as the holder of the Shares so allotted to me.

Name (in full)

Description (Mr. Mrs. or Miss)

Address (in full)

Occupation

Signature

Date

NOTE.—PLEASE WRITE VERY DISTINCTLY.

All Cheques should be made payable to the Bankers of the Company, the London City and Midland Bank Limited.

XX

FIRST GARDEN CITY, LTD.

BANKER'S RECEIPT FOR APPLICATION.

Received this.....day of.....190

from.....the sum of

.....pounds,.....shillings and.....pence, being

payment in full
a deposit of 10s. per Share } on.....Shares of £5 each in

FIRST GARDEN CITY LIMITED.

For the LONDON CITY AND MIDLAND BANK LIMITED.

..... Cashier.

£ : :

NOTE.—After this receipt is returned from the Bankers it must be carefully preserved to be exchanged in due course for Certificate.

First Garden City Limited.

PROSPECTUS.

FOR some years past public attention has been increasingly directed to the conditions of existence affecting the lives of a great proportion of the working classes in London and our great towns. Indeed, the physical condition of a considerable percentage of our population compelled attention. The more widespread pride and interest taken of late years in Imperial affairs was mortified and shocked by the sharp contrast between Imperial splendour and social misery, and it was widely felt that then only could complete gratification be felt in the contemplation of our Empire, when the conditions of life in the cradle of the race were made consistent with the full development of each individual, physical, intellectual, and moral.

The recognition of the existence of evil, happily, with a large proportion of our countrymen and countrywomen aroused an immediate demand for remedial measures, but it is increasingly recognised by those actively interested in social welfare that all practical effort must be preceded by patient investigation of the causes of evil, with a view to their eradication.

THE CAUSE OF OVERCROWDING AND PHYSICAL DEGENERATION.

Overcrowding and physical degeneration are to be attributed primarily to the desertion of the country for the town, and in the second place to the absence of public control over the growth of towns. Further investigation shows that the shifting of the population necessarily follows from the transference of capital from agriculture to mechanical industry, induced by the higher returns yielded by the latter. Such transference is inevitable in the advance of modern civilisation.

REMEDY AFFORDED BY THE COMPANY'S SCHEME.

The remedy, therefore, must be sought in the main in the provision by foresight and organisation of conditions of life compatible with the physical and moral welfare of those engaged in mechanical industries. Incidentally it will appear that the Garden City scheme affords the most promising method of stimulating agricultural production in our own country.

MR. EBENEZER HOWARD'S PROPOSALS.

Mr. Ebenezer Howard, in his book, "Garden Cities of To-morrow," demonstrated the gratuitous character of the worst of the social evils from which we suffer, showing how largely they depended upon the private ownership of town sites, and how the errors of the past could be avoided in the future by reasonable forethought. Acquire the land in the first instance for the benefit of your future population, and you can plan your town scientifically from start to finish, limit its size, control its surroundings, and create ground values sufficient to pay interest on your capital expenditure, and provide a fund out of surplus profits in reduction of rates. In other words, put the ground rents, which from want of forethought have been presented to the individual owner, into the pockets of the men who create the values which the ground rents represent, namely the inhabitants of the town itself. Increase of population should be met, not by the undue extension of existing towns, but by the establishment of new towns scientifically equipped with a view to the requirements of hygiene and convenience, and surrounded by a wide belt of agricultural land, while each town is so linked up by modern means of transit with its neighbours as to form but one community for the purposes of pleasure and profit.

GARDEN CITY ASSOCIATION.

The Garden City Association was founded in 1900. Those who formed the Association recognised the sound financial basis and general feasibility of Mr. Howard's scheme at a time when manufacturers were beginning to abandon great centres of industry, weighted by ever-growing rates and cramped for want of space for their works and workpeople. The Association successfully formed the Garden City Pioneer Company Limited in 1902.

GARDEN CITY PIONEER COMPANY AND FIRST GARDEN CITY LTD.

The Pioneer Company was formed with a subscribed capital of £20,000 to perform the preliminary work of investigation and to select a site in a rural district for a first experiment in the development of a town built upon and surrounded by an agricultural belt of land of its own, where the inhabitants should become their own landlords.

After a considerable search a site containing 3,818 acres of agricultural land was selected and contracted for at an aggregate price of £151,569 9s. 6d., which works out, including small parcels of land subsequently purchased, at the moderate figure of about £40 an acre, at Letchworth, Herts., on the Great Northern Railway between Hitchin and Cambridge. The Pioneer Company thereupon transferred its assets to First Garden City Limited, the shareholders receiving fully paid shares equivalent to the amount of their subscriptions in the Pioneer Company, plus interest at 4 per cent. per annum, the total amounting to £20,278. The Pioneer Company was then dissolved.

The First Garden City Limited was registered on the 1st day of September, 1903, with a capital of £300,000. The dividend on the shares is limited to a cumulative dividend of 5 per cent., all further profits to be devoted to the benefit of the town and its inhabitants.

After the preliminary work of surveying had been done, and after competition Messrs. Parker & Unwin's plans for development providing for a population of about 30,000, had been selected, the making of roads and sewers was taken in hand, and the Company granted its first building lease on the 16th day of September, 1904, since which time progress has been continuous and rapid as the details furnished below make apparent. The site of the town occupies about one-third of the area of the Estate, the remainder being retained as an agricultural belt which is being let to a considerable extent in small holdings. The Directors believe that the immediate proximity of a good market will render such undertakings profitable, and that the spread of "Garden Cities" surrounded by an agricultural belt will greatly stimulate the smaller agricultural industries and lead to a large increase in the amount of labour employed on the land.

The Company lets land on building lease, and proposes to retain the freehold. It has confined itself almost entirely to the development of the land upon the lines stated above, and undertakes road-making, sewerage, lighting, and the provision of gas and water. In some instances, however, it is very important that the Company should be in a position to provide accommodation for manufacturers and their workpeople, but hitherto it has been practically without means for the purpose.

PRESENT NEEDS.

The Directors consider themselves justified in stating their conviction, after an experience of over two years, that the success of the enterprise in a certain degree is assured. The only thing that can mar its completeness is, they believe, inadequate financial support, and they earnestly appeal to all interested in social progress and the housing question to take shares. Hitherto they have received a most gratifying amount of such support, and if the public now provide enough money to pay off the mortgages on the Estate and enable development to proceed at full speed, the Directors anticipate that the undertaking will, at an early date, become a dividend-paying concern, and that the cumulative dividend of five per cent. will ultimately be assured. It is a heavy undertaking, and the present limitation of capital not only hinders development, but also compels it to be conducted on less satisfactory lines than would otherwise be possible.

The Directors feel sure that the Company's need for further support simply requires to be widely known to secure investment in a concern which not only offers a reasonable return, but which identifies the shareholders with an enterprise of deep interest, dealing as it does with the overcrowding of towns and the depopulation of the country, and promising to revolutionise the conditions of life which have proved so injurious to the industrial workman and his children.

The Directors give their services to the Company gratuitously (with one small and necessary exception) and they themselves own or represent a large proportion of the existing capital. Some details of the progress are stated below; but it is, of course, impossible in a prospectus to give more than a brief and inadequate account of the undertaking, or of the benefits which are expected to result from it. Any further particulars will be gladly furnished on application to the Secretary, at the registered offices of the Company, 326A, High Holborn, London, W.C.

THE LETCHWORTH ESTATE.

The Estate is situated, as mentioned above, between Hitchin and Cambridge, on the Great Northern Railway. It has been purchased from several owners for £151,569 9s. 6d., representing about £40 an acre for an area of about 3,818 acres, on which there are a considerable number of buildings, in addition to those required for agricultural purposes. The buildings on the Estate were at the time of purchase valued, for insurance purposes, at £84,470. S. H. H. H.

The Estate has proved very attractive to Residents. It is undulating, varying from about 170 to 350 feet above sea-level, with bracing air and a healthy, porous soil. It is also well timbered and of considerable natural beauty. The soil is well suited for fruit culture and market gardening, and the Directors are giving every encouragement to the development of Small Holdings on the agricultural part of the Estate. About 320 acres have already been let for this purpose, and arrangements have been made for a considerable additional area to be let to a Small Holdings Society.

When purchased by the Company (September, 1903) there were included in the Estate the villages of Norton and Letchworth, and the greater part of the village of Willian. The population was then about 400. The Estate was intersected or bounded by about thirteen miles of county and district highways, but no facilities existed for drainage or for the supply of water or gas.

The population is now over 1,600, including about 400 artisans and labourers, and is rapidly increasing. In addition to this population some 600 men from surrounding towns or villages are working on the Estate, and of these about 300 have indicated their desire to secure housing accommodation at Letchworth as soon as it is available. The number of houses is rapidly increasing, but the present supply is insufficient for those residing on the Estate or working there, apart altogether from those engaged in new development and building operations.

SUMMARY OF DEVELOPMENT.

Over $4\frac{1}{2}$ miles of new roads have been made.

$14\frac{1}{4}$ miles of water mains,

8 miles gas mains, and

8 miles of sewers have been laid.

Water-works and gas-works have been constructed.

Extensive railway sidings in direct connection with the Great Northern Railway have been made.

Sites for the erection of 520 houses, 25 shops, seven factories, a church, a chapel, a public hall, schools, etc., etc., have been let or selected.

Buildings of a capital value of some £162,000 have already been erected or are in course of erection. Of these, buildings to the value of £6,500 have been erected by the Company.

The present water supply is sufficient for a town of 6,000, and the gas-works are capable of producing six million cubic feet of gas per annum. Both of these works are capable of easy enlargement. About 400 houses are already connected with the water supply, and 250 with the gas, and the number is daily increasing.

The following manufacturers have acquired or selected sites or premises for factories:—

1. The Heatly-Gresham Engineering Co. Ltd.
2. The Garden City Press Ltd., Printers.
3. Vickers & Field Ltd., Asphalte Manufacturers.
4. Idris & Co. Ltd., Mineral Water Manufacturers.
5. G. Ewart & Sons Ltd., Geyser Manufacturers.
6. The Standard Co. Ltd., Photo Paper Manufacturers.
7. The Garden City Embroidery Company.
8. J. M. Dent & Co., Publishers.
9. W. H. Smith & Sons, Bookbinders, &c.

Four factories are already erected and at work.

RAILWAY FACILITIES.

The Great Northern Railway (whose line from London and Hitchin to Cambridge traverses the Estate for two miles) built a station at Letchworth soon after the Company purchased the Estate, and this was opened for regular traffic a year ago. There are now 24 trains daily, to and from London, stopping there, the shortest time for the journey being about 50 minutes. The railway traffic at the station, both in goods and passengers, is already large. The Directors have been

informed that 34,000 tickets were collected at the station from April to October, 1905, at the time of the Cheap Cottages Exhibition. The Great Northern Railway Company propose to purchase over 13 acres for a large goods yard and additional sidings.

LOCAL AUTHORITIES.

The reception given to the scheme by the local authorities has from the first been cordial, and to this fact the rapidity of development has to some extent been due.

Nearly the whole of the Company's Estate is comprised in the Rural District of Hitchin. The present rates (County, District, and Parish combined) are from 2s. 8d. to 3s. 6d. in the £ in the different parishes.

LEADING FEATURES.

The following are more in detail the leading features of the undertaking —

(1) The area on which the town is being built is about one-third of the Estate, the intention being to reserve the bulk of the remainder as a belt of agricultural land round it.

(2) The town portion of the Estate is being laid out on a careful plan, prepared under the best expert advice. A factory area has been chosen and laid out with a view to providing manufacturers with all suitable facilities, including a private siding to each factory in direct connection with the Great Northern Railway.

(3) In place of crowded rows of houses or tenement buildings, the working classes will have separate cottages, each having its own garden. For the most part there will not be more than twelve dwelling-houses to each acre. There are also several open spaces, a natural park of 70 acres, and a Golf Course.

(4) The profit realised by the Company from the increase in the value of the land as a result of its conversion from country into town will be retained for the benefit of the town and its inhabitants, after providing all proper reserves and the sum required to pay to the shareholders the cumulative dividend of five per cent. above mentioned.

(5) Every means will be taken for the prevention of nuisance from smoke, and for this purpose the factories are grouped to the north-east of the main part of the town, and the consumption of gas for motive power is being encouraged by selling it at the very low price of 2s. per thousand. It is also hoped that at no very distant date Electrical Power will be available on the estate.

The area laid out for factory sites has been selected so as to avoid interference with the amenities of the residential part of the town.

CAPITAL.

The Capital Account of the Company at 24th May stands as follows :—

Its nominal share capital is £300,000, divided into 59,400 shares of £5 each, and 3,000 shares of £1 each, of which £113,894 has been issued for cash, and £20,278 allotted to the shareholders of the Garden City Pioneer Co. Limited, on taking over their enterprise. This sum of £20,278 represents the capital actually subscribed to the Pioneer Co., with interest at 4 per cent. £9,650 has also been raised on 4 per cent. debentures, and £800 on partly paid 4 per cent. debentures. £10,788 12s. 10d. has been borrowed at 3½ per cent. per annum from the General Land Drainage and Improvement Co., under the authority of the Board of Agriculture and Fisheries, for the waterworks and other development. Towards the purchase price of the estate, £68,872 6s. 5d. has been paid in cash, and the remainder £82,697 3s. 1d. remains on mortgage.

The whole of the shares hitherto offered for subscription having been applied for, the directors now offer for subscription all the remaining £5 shares amounting to £164,240, retaining 1,588 £1 shares unissued. The Directors believe that, upon the further development of the Estate, the security for these shares will prove to be ample.

The operations of the Company to date have, in the Directors' opinion, increased the value of the Estate to an extent much beyond the amount of the expenditure incurred. Up to 31st March, 1906, ground rents to an amount exceeding £1,500 per annum have been created, which, at 25 years' purchase, represents a capital sum of £37,500. There are also 100 acres developed for

building purposes which are ready to be let without further serious expense. At the rates at present prevailing on the Estate, ground rents of at least £1,500 should be obtained for these sites, representing a further addition of £37,500 to the value of the Estate. This would give a total of £75,000 added value, without counting the value added to the land outside the present development. Choice sites for shops have been let at ground rents at the rate of £40 to £60 per acre, equivalent to a capital value of £1,000 to £1,500 per acre, while the central portion of the Estate remains untouched by development.

Expenses necessarily exceed revenue during the period of construction, but the income is steadily increasing. When a site is let for building, the rent for the first six months or so is only a peppercorn, hence a smaller sum than the ground rents already created appears in the receipts of each year.

The following information is given to comply with the legal requirements of the Companies' Act, 1900:—

The amount originally offered for subscription was £80,000 in 16,000 shares of £5 each, the whole of which has been allotted, and there has since been applied for and allotted from time to time, without any special issue, 1,672 shares of £5 each (£8,360) and 534 £1 shares. On the 21st March, 1905, 5,000 further £5 shares were offered for subscription, all of which have been allotted. The amount paid on all the above shares is £112,729. There have also been allotted as fully paid up 3,880 £5 and 878 £1 shares to the Shareholders in the Garden City Pioneer Company, in consideration of that Company making over its contracts, rights, and assets to this Company.

Copies of the Memorandum and Articles of Association of the Company can be inspected at the Offices of the Company, 326A, High Holborn, London, W.C., or at those of the Solicitors to the Company, Messrs. BALDERSTON & WARRENS, 32, Bedford Row, London, W.C., at any time during business hours.

No part of the present issue has been underwritten, but the Company will pay a brokerage of 6d. per share on each £5 share on all subscriptions received on application forms bearing Broker's stamps.

Application for shares should be made upon the form accompanying the prospectus, and sent to the Company's Bankers, together with a remittance for the amount of the deposit.

Where no allotment is made, the deposit payable on application will be returned in full, and where the number of shares allotted is less than the number applied for, the balance of the deposit will be applied towards the remaining payments.

Prospectuses and forms of application for shares can be obtained at the offices of the Company or from the Solicitors, Bankers, and Auditors.

Dated the 11th day of June, 1906.

GARDEN CITY TENANTS LIMITED.

Registered pursuant to the Industrial and Provident Societies Acts, 1876-1893.

REGISTERED OFFICE :—EXHIBITION COTTAGE 33, LETCHWORTH, Herts.

LONDON OFFICE :—22, RED LION SQUARE, LONDON, W.C.

COMMITTEE OF MANAGEMENT.

Chairman : MR. HENRY VIVIAN, M.P.

MISS SYBELLA GURNEY (Hon. Sec., Co-partnership Tenants' Housing Council).

MR. CHARLTON HUBBARD (Solicitor).

MR. H. ODELL (a Tenant).

MR. H. C. PERRY (Manager Ealing Tenants Limited).

MRS. HUGH E. SEEBOHM (Local Director, Messrs. Barclay & Co., Bankers).

MR. B. WILLIAMS (Manager Garden City Press Limited).

Secretary : MR. CROSSLEY GREENWOOD, Exhibition Cottage 33, Letchworth, Herts.

Organising Secretary : MR. FREDERICK LITCHFIELD, F.S.S., 22, Red Lion Square, W.C.

Bankers : MESSRS. BARCLAY & CO., LTD., HITCHIN.

PROSPECTUS

OBJECTS OF THE GARDEN CITY TENANTS.

To Promote the erection, co-operative ownership, and administration of houses for working men and others on the Garden City Estate, by methods similar to those adopted by the Tenant Co-operators Limited, and the Ealing Tenants Limited, which, while avoiding the dangers that too frequently accompany the individual ownership of houses and speculative building devoid of public spirit, harmonise the interests of tenant and investor by an equitable use of the profit arising from the increase of values and the careful use of the property.

POSITION OF THE SOCIETY.

The district is most suitable for such an experiment as a Garden City, in an undulating, pleasant country.

The Society has leased from the First Garden City Ltd., five large plots of land covering nearly twenty acres, on the high ground, and consequently most beneficial to health. On these it is proposed to build some 130 houses, besides fine Co-operative Store buildings, at a cost of £30,000. There have been erected at the present time some forty houses, all of which are let; in fact, the houses up to date have been spoken for before getting roof high.

The very best advice is being taken as to the kind of houses it is desirable to build, and the cost of erection.

CAPITAL.

Shares.—The Share Capital is raised in shares of £10 each, payable in full, or as to the first share, £5 on allotment, and the remainder by instalments provided for in the Registered Rules of the Society. Share Capital receives from the profit 5 per cent. interest, and there is every reason to believe that the results will be ample to pay this.

Loan Stock.—The Society has taken power to raise Loan Stock, on which an interest of 4 per cent. is paid. Loan Stock has a prior claim to Shares on the assets of the Society.

About half the necessary capital to complete the projected scheme has been subscribed, and in order to extend the Society's operations, further subscriptions to the Share or Loan Stock are invited.

Experience has, so far, fully confirmed the expectations of those who

have tried the scheme, and Garden City certainly provides excellent scope for the investment of capital in working it out.

The methods are briefly as follows:—

To acquire or erect substantially-built houses, provided with good sanitary and other arrangements for the convenience of tenants.

To let the Society's houses at ordinary rents; to pay a moderate rate of interest on capital, usually from four to five per cent.; and to divide the surplus profits (after providing for expenses, repairs, depreciation, etc.) among the tenant members, in proportion to the rents paid by them.

Each tenant member's share of profits is credited to him in Shares instead of being paid in cash.

The advantage to the Tenant Member is obvious:—

This system must not be confounded with that of an ordinary Building Society, which has advantages of its own. In the latter the occupying member makes himself liable to the society for the purchase money. If he leaves the neighbourhood the house may be a burden on his hands.

A tenant member of this Society, if he leaves the neighbourhood, can transfer shares more readily than a house, or may, perhaps, continue to hold them, and receive the interest regularly. Further, the tenant is entitled, if the profits of the half-year allow, to receive a dividend on the rent paid by him during that period.

But the system also operates to the advantage of the capitalist:—

(a) The greater the surplus profits, the greater the security for the regular payment of the interest on capital. Now it is to the interest of the tenant members, who receive the surplus profits, to make those profits as large as possible, *e.g.*, by taking care of the property, and thus lessening the expenditure on repairs; by helping to find tenants for empty houses; by the punctual payment of rent. Experience confirms this.

(b) The Share Capital of the tenant member affords a fund upon which the Society can, if necessary, draw in order to pay any arrears of rent. Loss by arrears of rent is therefore practically impossible.

It is therefore contended that, while the system confers great benefit on the tenant shareholders, it affords by that very fact an exceptional security to the capitalist shareholders.

It is further claimed for this system that, in principle, it solves the question of the "unearned increment"; for all the gain under this head does not go to the shareholders as such, or to the individual tenants in the improving locality, but by swelling the surplus profits, it necessarily benefits all the tenant members of the Society, as tenant members, in the shape of increased dividends on their rentals.

The Society is managed by a Committee elected by the shareholders on the lines usually adopted by Industrial and Provident Societies.

Information on any other points may be obtained on application to the Secretary, Exhibition Cottage 33, Letchworth, Herts., or the Organising Secretary, 22, Red Lion Square, London, W.C.

Letters of approval have been received by the Chairman, Mr. Henry Vivian, M.P., from Mr. Justice Neville, Mr. Edward Cadbury, Mr. Aneurin Williams (Director First Garden City), Mr. Henry B. Harris (Director First Garden City), Mr. H. D. Pearsall, M. Inst. C.E. (Director First Garden City), Mr. J. C. Gray, J.P. (General Secretary of the Co-operative Union), and Mr. W. H. Lever, M.P.

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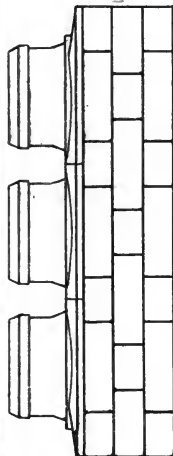
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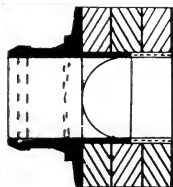
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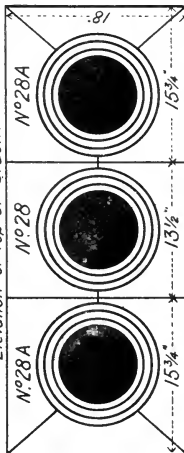
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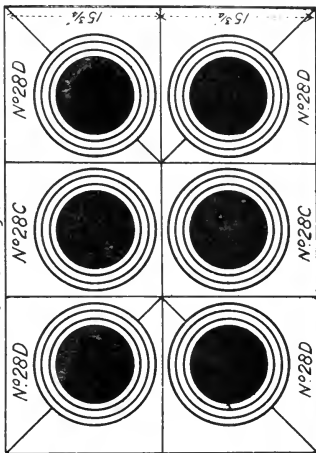
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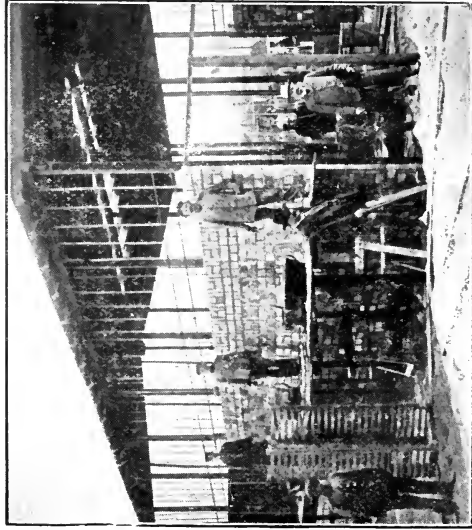
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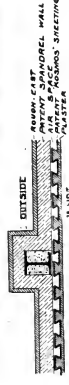
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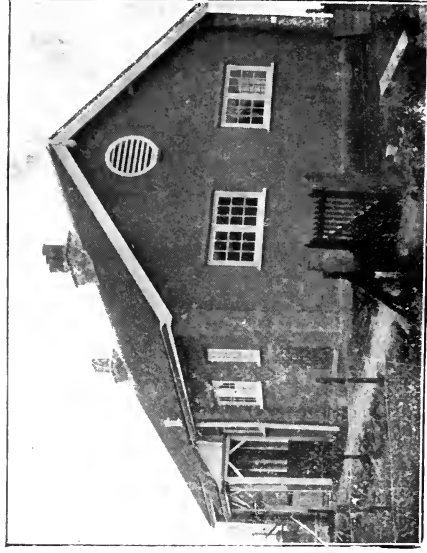
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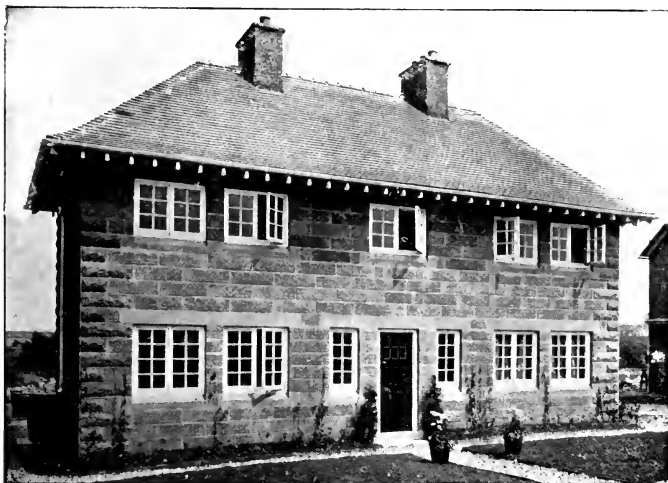
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Secondarily, by encouraging the tendency of manufacturers to remove their works from congested centres to the country; by co-operating or advising with such firms, public bodies, and other associations to secure better housing accommodation for work-people near to their places of employment; by taking steps to promote effective legislation with this end in view; and by generally advocating the ordered design and development of towns.

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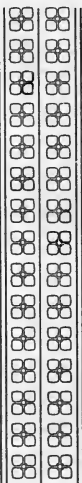
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